JESUS' TEACHING ON THE USE OF MONEY

INA C. BROWN

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By INA C. BROWN

CO-AUTHOR WITH GARFIELD EVANS
IN
"THE CHOICE OF A CAREER"

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To

My Father and Mother

Good Stewards of the Manifold Grace of God,

Whose Lives Testify That

"The glory of life is—
To love, not to be loved,
To give, not to get,
To serve, not to be served."

UNITED THEOLOGICAL SEMINARY
OCT 16 1959

FOREWORD

We are coming more and more to the realization that a man cannot be wholly Christian until he is Christian in all his relationships. With this realization has come a new appreciation of the universality of Jesus Christ, and of the fact that the principles which he laid down can be applied to the complexities of life to-day. This book is an effort to find the mind of Christ in regard to material things. It is not a collection of proof texts. No effort is made to limit the study to what Jesus *said* about money. It is based instead on his attitude toward money as it is revealed in his life and teachings and in the assumptions on which he habitually acted.

The omission of any mention of the stewardship of time, of talents, or of prayer is intentional, important as we recognize these subjects to be. In this brief study we make it our purpose to lead people to the acceptance in their own lives of Jesus' attitude toward money and the material

things for which it stands. Those who wish a wider knowledge of the various aspects of stewardship will find four volumes which are particularly helpful. "The Call to Christian Stewardship," by Crawford, discusses the tithe as an expression of stewardship. "The Deeper Meaning of Stewardship," by Versteeg, and "The Christian and His Money Problems," by Wilson, are just what their respective names imply. "The Message of Stewardship," by Cushman, is arranged as a daily Bible study.

Grateful acknowledgment is made to the George H. Doran Company for permission to use certain poems from "All's Well," by John Oxenham; also to Misses Katherine Campbell and Lelia Beth Roberts and to Mr. and Mrs. Garfield Evans for their helpfulness in making criticisms and suggestions.

INA C. BROWN.

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INTRODUCTION

THE battle ground of Christianity in our day is in the field of economics. To win the world for Christ means to win the social order for him. That social order is an industrial, competitive, material order. America, the one creditor nation of the world, is staging the warfare between materialism and the order of the spirit. We agree with Woodrow Wilson that unless our civilization can be redeemed spiritually it cannot endure materially. The Church must face this problem if it is to survive as a saving power in our generation.

The right attitude to money and all that money represents is the key to the whole conflict. There is much confusion in our minds. The Church itself is in possession of large holdings; its members are in possession of untold financial resources. To face this issue fairly and squarely may mean a day of trial for the very institutions of Christianity. But the day of decision is

not far away. A new conscience on the whole question of material and spiritual values may be demanded of all of us.

The mind of Jesus is final. What he said and the attitudes he took are for us the last law of conduct. To discover, therefore, the mind of Jesus regarding money is the most important step we can take in preparation for leadership in this impending struggle. The author of this book has done an excellent piece of work in frankly facing these questions in the light of the New Testament. With fine discrimination and spiritual insight she has set forth the fundamental attitudes of the Master's mind.

This book will furnish the basis for a thorough study of what is one of the major issues before every Christian to-day. It will show us the place of material things, and how we may make them minister to our Christian ideals. PAUL B. KERN.

DALLAS, TEX.

CHAPTER 1

Stewardship versus Legalism

"Like all the rest,
We had relaxed our hold on higher things,
And satisfied ourselves with smaller.
Ease, pleasure, greed of gold—
Laxed morals even in these—
We suffered them, as unaware
Of their soul-cankerings.
We had slipped back along the sloping way,
No longer holding First Things First,
But throning gods emasculate—
Idols of our own fashioning,
Heads of sham gold and feet of crumbling clay.
If we would build anew, and build to stay,
We must find God again,
And go His way.'

—*John Oxenham, in "All's Well."*

Jesus' Teaching on the Use of Money

CHAPTER I

STEWARDSHIP VERSUS LEGALISM

"To every man there openeth
A Way, and Ways, and a Way.
And the High Soul climbs the High Way,
And the Low Soul gropes the Low,
And in between on the misty flats
The rest drift to and fro—
But to every man there openeth
A High Way and and a Low
And every man decideth
The way his soul shall go."—*John Oxenham.*

It is a significant and encouraging fact that people are taking a new interest in Jesus Christ. In spite of the criticism which we hear of the college students of to-day, seven thousand of them gathered at the Student Volunteer Convention in Indianapolis to face present-day problems in the light of Christian principles. The two questions they asked were, "What are the facts?" and "What is the mind of

Christ?" Is it not time that we were asking those two questions in regard to our possessions? What are the facts about the way we spend our money? What is the truth about our own attitude toward material things? And what is the mind of Christ?

We have talked much about stewardship. There are many to-day who know its meaning and whose lives are bearing the fruit of its deep significance. There are others who have stopped with the tithe, and still others who, seeing only legalism in the tithe, have found no guide to show them the way to the rightful use of their possessions. "Stewardship" is a much-abused and overworked word, but we cannot escape it or put it out of our vocabularies because we are tired of it. Its message is too potent. When we clear away the distorted interpretations which have grown up about it, we see its real meaning. And it calls us back from false standards to show us anew the mind of Christ.

Stewardship Defined

What, then, do we mean by stewardship? Certainly tithing and stewardship are not synonymous terms. We cannot possibly call the self-righteous, strict-tithing Pharisees Christian stewards;[1] nor can we say that a man is a Christian steward who tithes, however carefully from whatever motive, and yet takes no thought to the Christian use of the rest of his income.

The tithe has to do with a special portion. Stewardship involves all property or possessions in all stages of earning, saving, spending, and giving. Tithing is a good method, but it may be only an act. Stewardship is an attitude which finds expression in the way a man lives. It involves an attitude toward God and an attitude toward one's fellow man.

A steward is one intrusted with the property of another. It is always implied that the property is to be used primarily

[1]Luke xviii. 9–14; Matthew xxiii. 23.

in the interest of the owner—not that of the steward. In its ideal state this is a partnership in which the interests of the steward and the owner are the same, the owner being the senior partner who furnishes the capital, the steward the one who administers it to their mutual benefit.

As Christian stewards we recognize God's ownership of the world. We recognize that health, earning ability, opportunity, and even life itself are gifts from God. We recognize the part society plays in the creation of values. We see that resources, values, ability, and life are in our possession for a purpose, and that this purpose must be in keeping with God's purpose for the world as a whole. As children of the Father, our highest good and God's interest must be the same. If this be true, then stewardship means that property must be made to do the will of God. God's supreme interest in the world is in persons. Then stewardship must value property for what it can do for persons

Here is something far beyond a mere tithe. The tithe can be easily and mechanically laid aside by the week or the month. But to make our property or our earnings accomplish the will of God! Here is something which requires care and Christian thoughtfulness, and a right and high scale of values. Here is something which involves an attitude toward all life!

Why the Tithe Is Not Enough

All too often this deeper meaning of stewardship has been obscured. In our stewardship campaigns in recent years the major emphasis was placed on the tithe. The Churches were launching programs which demanded an increase of funds. Most of the Church members had been trained in Sunday school to the tune of "Hear the Pennies Dropping." Their giving had never gone far beyond the nickle-in-the-plate stage. These people had to be pried loose from the idea that all they had was their own to use as they pleased. The tithe seemed an enormous amount to

persons who had been using all their money for themselves; the practice of tithing seemed a step far ahead. And so it was.

We thought that if we could get these Church members to tithe our problems would be solved. We flooded the country with tithing literature. We preached on tithing, single sermons and in series. We wrote books about it. We went back to our Old Testaments and searched out tithing laws. We proved that the tithing custom was as old as time. Had not Abraham given tithes to Melchizedek in a casual way, as though it were even then an established and customary thing to do?[2] Did not Jacob promise to pay tithes to Jehovah as though he were conscious of having left undone something which was expected of him?[3] And, in the time of Moses, was not the call to repentance, in which was included the command to tithe, an indication that the Mosaic law at this point was simply a reaffirmation of an accepted cus-

[2]Genesis xiv. 17–20. [3]Genesis xxviii. 16–22.

tom?[4] And was not the failure to tithe obviously connected with the backsliding of the people, since this custom was one of the first which they began to observe in order to be reinstated in the favor of Jehovah?[5] This law of the tithe had never been repealed, had it? Why was it not as binding as the Sabbath law? Thus we held up the big stick of legalism. There was much truth mixed with our error, and it was effective with some folks.

But there were other people who were not reached by the appeal of legalism. The tithe was an Old Testament law, they argued, and was therefore no longer binding. Something had to be done about these objectors, so we began to search our New Testaments for proof texts. There were not many that we could use—only a few scattering passages that even mentioned tithes, and only one instance in which we could say that Jesus expressed approval. But we made good use of that one. Had

[4] Leviticus xxvii. 30–32; also Deuteronomy xiv. 22, 23.
[5] 2 Chronicles xxxi. 5–12; Nehemiah x. 35–39; Malachi iii. 7–12.

not Jesus told the Pharisees who tithed the mint and anise and cumin, and omitted the weightier matters of mercy and justice, that these they should have done, and not have left the other undone?[6] Jesus had said so! What more proof could one want? We argued that he did not place much emphasis on the tithe because it was already an accepted custom among the Jews. We had some grounds for that, and because of it we convinced a few more people that they should tithe.

There were others to whom we appealed on the basis of self-interest. The other nine-tenths will go farther, we told them, than the ten-tenths did before. And we truly had *bona fide* cases to prove it.[7] We called up Old Testament promises of blessings poured out on those who tried it. We made vivid the pictures of overflowing barns and bursting wine presses. Jehovah had said: "Try me, and see."[8] We turned

[6]Matthew xxiii. 23.

[7]I still believe that this is true; though whether the result of a direct blessing or of an increased care in accounting and administering, I am not prepared to say.

[8]Malachi iii. 8-12.

to our New Testaments and quoted Jesus when he said that as we give we shall receive: good measure, pressed down, shaken together, and running over. It was an appeal to self-interest—a cry of "It pays to serve God." This was not the highest motive surely, but it was effective with some whom the other appeals had left untouched. And we argued, perhaps rightly, that it is better to give from a motive not altogether worthy than not to give at all.

Then there were those Church members, really in earnest about the work of the kingdom, to whom we appealed on the basis of efficiency. The Church had a task ahead. How could the kingdom come unless it were properly financed? We compared the figures of the amounts which Church members were giving with what the Church would receive if each of these members tithed. We painted appealing pictures in glowing colors of every mission field manned and equipped, of social evils wiped out, of schools and churches and

hospitals which would rise up. Some saw the vision and became tithers, because tithing seemed the best method of financing the Church. And their motive was not unworthy.

There were others to whom the appeal came on a higher plane. We talked of stewardship, of God's ownership of property, of man's responsibility, of the tithe as an expression of stewardship, and of the other nine-tenths as no less a trust. And in this we were beginning to see on the horizon a Christian attitude.

Where Did We Fail?

In these appeals for tithers we had high hopes for the future of the Church. But the years have slipped by, and our hopes have not been realized. Tithing has not done for the people, or the Church, the things we thought it would. With some people the motive was not strong enough. The seed grew for a while, but it was not deeply rooted, and what might have grown into a sturdy plant of

stewardship withered and died. Some merely grew careless, some found it easy to let other calls and claims crowd it out; others thought they were giving the tenth, but, failing to keep accounts, gradually slipped back into the old selfish ways. A few remained faithful. But the Church has not had the great blessing we anticipated in those other days. The world has not been turned upside down; the Church still calls for money; mission stations are still inadequately manned; new enterprises entered with hope have had to be abandoned. Where did we fail?

We failed where we so often do. We did not go back to Jesus. We snatched a proof text here and there to prove our point that Jesus taught tithing. But we did not study the money question from Jesus' point of view. We did not read his life anew with reverent seeking for his mind. We did not look to see where he placed money in his scale of values. We forgot that his indirect teaching, the stories and parables he told, the assump-

tions on which he habitually acted, would reveal to us a more excellent way.

Our appeal for tithers had touched only the surface of men's lives. It did not go deep enough. They did not see a vision of the rightful place of *things* in the life of one who is wholly Christian. There was no revision of their scale of values; money still held its place of dominance in their lives; *things* still came first with far too many. No wonder tithing pledges were not kept. No wonder that the practice did not spread. Men's hearts had not been changed; no money conscience had been developed; the kingdom had not been put first. They had not found or accepted Jesus' scale of values. Money and the things which money can buy had not been put in their rightful places in men's thinking. Therefore we failed.

Yet this experience has not been all loss. Many people learned to give as they had never given before. Many who had never given at all were led to a consideration of the needs of their fellow men. To

many there came a real vision of stewardship, and these have developed a richer life. For these we give thanks. But there has come to us a sense of our failure and a glimmering of where and why we failed. With this sense of failure has come the conviction of our real task. And there has come anew the realization that a man cannot be wholly Christian until he is Christian in all his relationships.

When We Go Back to Jesus

When we go back to Jesus we discover what has been wrong with us. We started at the wrong end. We find that we were trying to get men to act without giving them the motive from which the action should spring. Characteristically, Jesus goes to the root of the matter. The springs of a man's action are in his heart, and any act that does not come from the heart is outward and on the surface only, and does not count as God sees things. Jesus spent a great deal of his time trying to get men to see that right thinking and right feeling would result in right actions.

When Jesus began his ministry he found all about him men who were rigidly and mechanically carrying out the letter of the law. He found them slaves to forms and ceremonies. They were indignant because the disciples gathered and ate corn on the Sabbath day, yet they thought nothing of turning helpless women into the streets. They wanted to kill Jesus because he restored a withered hand on the Sabbath, yet they took the chief seats in the synagogue and cherished proud thoughts. They objected when Jesus released a poor woman on the Sabbath when she had been bowed together eighteen years, yet they blazoned forth their good deeds in the streets and announced their alms with the sound of trumpets. They offered gifts on the altar, but harbored thoughts of hatred against a brother. They would not eat with unwashed hands, but would have used these same hands to stone to death a woman no more guilty than themselves. They tithed with painful exactness and then used the law of Corban to escape the

responsibility of caring for their dependent parents. They stood in the temple and thanked God that they were not as other men, and then made long prayers on the street corners and looked mournful that they might appear to be so religious as to spend all their time in fasting and prayer. They honored God with their lips, while their hearts were far away. Outward morality was all-essential, while the motives of the heart were ignored.

Over and over Jesus tried to make them understand his way. He told them that their meaningless forms and ceremonies were like the whited sepulchers that cover dead men's bones, that the legalistic observance of the law was as absurd as washing and polishing the outside of a dish while the inside, where the food must be, was left sour and unclean.[9] He told them the story of such an one as themselves, who prayed self-righteously that he gave God tithes of all that he had; but a poor publican went

[9]Matthew xxiii. 23–33.

away justified rather than this man who thought outward conformity to law would take the place of inward purity.[10]

Jesus was still speaking of these Pharisees, who tithed so carefully, when he called them snakes, whited sepulchers, hypocrites—severe language for the Master to use—and then turned to remind his hearers that unless their righteousness should *exceed* that of these legalistic observers of the law they could have no place in the kingdom.[11] But the ears of that day were dull of hearing spiritual truth, even as ours are to-day.

In the Sermon on the Mount, Jesus tried to make his meaning clear. He pleaded for them to see that it is the spirit that counts, that there is no virtue in keeping the letter of the law while tearing its spirit into shreds. "I am not come to destroy," he told them, "but to fulfill—literally to *fill full*. You are following laws which are hollow and

[10]Luke xviii. 9–14. [11]Matthew v. 20–22.

empty. Let me fill them full of life and meaning. Let me show you the higher way."

It was a long way from the laws of Sinai to the Sermon on the Mount. Back in the early days, when his people were as children, God had to deal with them in ways which they would understand. Through Moses he had given them laws to follow out in the smallest details of their lives. But Jesus came to fulfill the dispensation of the law and to show them the way of grace. He started them on a new and higher plane. When we compare the words of Jesus as he stood on the mountain side that day with the laws which came down from Sinai, we see what Jesus meant by the fulfilling of the law.[12]

Old Testament: Refrain from work on the Sabbath.
Jesus: Do good on the Sabbath.
Old Testament: Thou shalt not kill.
Jesus: Do not treat a brother with contempt.
Old Testament: Perform unto the Lord thine oaths.
Jesus: Swear not at all.

[12]Exodus xx. 8–10; Matthew v. 21–44; Matthew xii. 10--13.

Old Testament: Thou shalt not commit adultery.
Jesus: Think only pure thoughts.
Old Testament: An eye for an eye and a tooth for a tooth.
Jesus: Turn the other cheek.
Old Testament: Love your neighbor and hate your enemy.
Jesus: Love your enemies, do good to them that hate you.

Jesus was revising here; but he was going up the scale, not down. His attitude to all Old Testament law is revealed here as he breaks the shackles of legalism. He showed how Christians go beyond law into grace, and how it is never a lesser but always a greater obligation. And for what purpose? Jesus closes with, "That you may be the children of your Father." He took the empty forms of law and went beyond them, literally filled them full until they ran over into something bigger and finer than people had dreamed possible. He showed them the better way of a child's glad obedience to and coöperation with its Father.

The Old Testament had said: "The tithe is the Lord's." Jesus said: "You are children of the Father."[13] Will the

[13]Matthew v. 45.

child take affairs into his own hands and dole out to his Father an unwilling tenth, or will he rejoice in the privilege of partnership that together they may devote property to the highest use?

QUESTIONS FOR THOUGHT AND STUDY

CHAPTER I. STEWARDSHIP VERSUS LEGALISM

Purpose: To show how Jesus went beyond law into grace, and how this larger privilege which his followers enjoy implies also a larger responsibility.

1. What arguments are commonly used to convince people that they should tithe? Which of these are based on worthy motives?

2. Why have not our tithing campaigns been more successful? If legalistic tithing gets the money, why should we not be satisfied with that?

3. Which is a greater cause for rejoicing, a young man who earns twenty dollars a week who begins tithing from a real sense of stewardship or a wealthy banker who begins tithing from a purely legalistic motive? Does God care more for the man or for his money?

4. Is it better to tithe from a legalistic motive than not to tithe at all? Why do you think so? How many people have you known for whom tithing was the first step toward stewardship?

5. On the other hand, what are some of the dangers of legalistic tithing? In what spiritual condition did Jesus find the Pharisees of his day? What was Jesus' attitude toward legalism and the observance of the letter of the law?

6. What did Jesus mean by saying that he came not to destroy the law, but to fulfill it?

7. Compare the Old Testament law with Jesus' teaching in the Sermon on the Mount. Which entails the greater obligation? Why should a Christian "under grace" do more than a Jew "under law"?

8. In which service should one find greater joy, in obeying a law or in pleasing a Father?

9. Does your love for and gratitude to the Father cause you to wish to go "the second mile"—that is, beyond tithing into stewardship?

10. Is there ever a privilege which does not carry with it an obligation? Do you count it a privilege to be a child of the Father and under grace rather than under the law? Do you feel that this puts upon you any obligation? How can such an obligation be met?

11. Will you make of tithing a perfunctory or unwilling obedience to a law, or will you count it a part of your priceless privilege of partnership with the Father?

CHAPTER II

Jesus' Conception of Stewardship

"He broke the ice on the streamlet's brink,
And gave the leper to eat and drink,
'Twas a moldy crust of coarse brown bread,
'Twas water out of a wooden bowl—
Yet with fine wheaten bread was the leper fed,
And 'twas red wine he drank with his thirsty soul."

. . . . . .

"'Lo, it is I, be not afraid!
In many climes, without avail,
Thou hast spent thy life for the Holy Grail;
Behold, it is here—this cup which thou
Didst fill at the streamlet for me but now;
This crust is my body broken for thee,
This water His blood that died on the tree;
The Holy Supper is kept indeed
In whatso we share with another's need;
Not what we give, but what we share,
For the gift without the giver is bare;
Who gives himself with his alms feeds three—
Himself, his hungering neighbor, and Me.'"

—*Lowell, "The Vision of Sir Launfal."*

CHAPTER II

JESUS' CONCEPTION OF STEWARDSHIP

"From lust of gain or greed for gold,
Keep me with high and holy mien,
But if the ships of fortune bring
Some precious cargo, clear and clean,
Safeguard me in my stewardship
By glimpses of the great unseen.

From lust of place or pomp of power
Save me with pure and passionate pride,
Curb not the hunger of my soul,
But keep ambition sanctified.
Safeguard thy steward, Lord, each day
By vision of the higher way."

—*Ralph S. Cushman.*

Underlying Principles of Stewardship

On what do we base our conviction that Jesus taught stewardship? Before that question can be answered we must go back to the beginnings of the idea of stewardship. When we read the Old Testament as the progressive revelation of God's efforts to lead men to an understanding of his nature and his purpose for the world, we can better understand the teaching of Jesus. Even back in the earliest days of

the Hebrew people we find the beginnings of a conception of stewardship—a conception which God continually reënforced through his revelation to those prophets who could forthtell his will to the people.

The first and fundamental principle of stewardship lies in God's ownership of all things—the ownership of creation. Often Jehovah reminded his people that man did not make the gold and the silver that lie hidden in the earth, that man cannot control the rain and the sun that cause the wheat and the corn to grow, that man did not and cannot form the iron ore from which he makes his implements to cultivate the soil, that man cannot control the storms and floods which may wipe out the crops on which he depends, and that man cannot by his will cause his flocks and herds to multiply. "The silver is mine and the gold is mine,"[1] Jehovah told them. Again they are reminded that the beasts of the field, the fowl of the air, the cattle of

[1] 1 Kings xx. 3.

a thousand hills are his,[2] his by right of creation. But man was prone to forget and to feel that property, or at least the fruitage, was his own because he held it in his possession and because he planted and gathered. So Jehovah warned: "Lest thou say in thine heart, My power and the might of my hand hath gotten me this wealth, thou shalt remember the Lord thy God, for it is he that giveth thee power to get wealth."[3]

In that majestic voice which spoke to Job out of the storm[4] he was reminded of his own inability to produce or even explain these things which are God's by the right of creation: "Where were you when the foundations of the earth were laid, and the morning stars sang together? Who shut up the sea, saying, Hence shall thy proud waves come no further? Have you learned the secrets of death or how to bring forth day and night? Can you produce the snow and hail, or bring forth the

[2]Psalm l. 10. [3]Deuteronomy viii. 17, 18.
[4]Job xxxviii.

rain, or cause the herbs to spring up and the buds to burst forth? Did you teach the birds to fly, did you make the wild beasts of the forest? Can you tame the monsters of the sea?" And Job, who, although he was a generous man, had counted his fields, his flocks and his herds, his sons and daughers as his own and had blamed God for taking them away, recognized the ownership of one whose wisdom and power left him awed and humbled.

Life was simple in those early days. There were no such things as buildings and rents, stocks and bonds, mortgages and salaries. Property was not complicated. There were fewer ways to abuse it and perhaps fewer ways to make it serve God. Yet even then it was easy for man to forget that he was not its real owner. Jehovah sought to keep his people in remembrance of his ownership by establishing the tithe which was to be man's acknowledgment that all he had was held in trust for another. This was no institution set up because of Jehovah's need. The meaning lay

deeper. Man was prone to confuse possession and ownership, prone to forget that property was in the hands of another before he came into the world. He failed to realize that it would be in the hands of another after he had gone from the world, and that the time which he would be allowed to live to possess it was also in the hands of Jehovah. As a reminder of all this he was to give Jehovah a tithe of all his increase, and it was to be the first fruits. This was a school in which man was taught to give God first place, in which man was reminded from whence he came and whither he went, the spiritual recall, the call away from the sordidness of material things. Often the people forgot Jehovah altogether, often they went after strange gods, and as often they were called back. A part of the new consecration was to bring in the tithes, and always this recognition of Jehovah's ownership brought anew a blessing.

We come to the days of Amos to find a new note in this teaching about property.

Life had become more complicated. Men were living in cities. No longer were lands free where men might find pasture for their flocks and herds. No longer were all the poor provided for. We find that the rich lived in luxury, and that they were merciless in their oppression of the poor—"sold the poor for a pair of shoes."[5] Amos spoke a new note. He said that giving was not enough. Tithes and offerings could not atone for their selfish and wicked living. Money must be righteously earned before its possessor could find approval in the sight of Jehovah. Otherwise, he told them, their songs, their lip worship, their tithes and offerings were an abomination to God. These gifts were not a recognition of ownership, but a hypocritical peace offering which was made in the hope that because of it Jehovah would overlook their misuse of property, their oppression of the poor and needy.

Again it was Malachi who denounced the

[5]Amos ii. 6.

people for their perfunctory and unwilling service. "Do you think the Lord is pleased with you when you give him only the things which you do not want? the animals that have been torn by beasts or those that are sick and lame? And how did you get that money? Did you not oppress the hireling in his wages, likewise the widow and the fatherless, and have you not cheated strangers whenever you could? Yes, and these blemished offerings you have brought have not been in a right spirit. You have said: 'Behold what a weariness it is!' How can you expect to be blessed and happy and prosperous when you disobey the Lord and rob him in the tithes and offerings? You pretend to give, while your gifts are only the things you do not want for yourselves."[6]

Jesus' Interpretation of Stewardship

We come to the days of Jesus to find the messages of Amos and Malachi long un-

[6]Malachi i. 12–14, iii. 7–18.

heeded. The Pharisees kept the letter of the law of the tithe, though its spiritual meaning had long since fled. The idea of stewardship had faded; only the letter of the law remained. There was no realization of God's ownership of either property or persons—only a rigid law which said that the tiniest garden herbs must be tithed, that never a mint stalk might be taken from one's garden except as the count was kept, for the tenth stalk belonged to God![7] Rob a widow, turn an orphan into the street, let your own father and mother starve, but do not use one of God's mint stalks for yourself!

Jesus set about to bring men again to a sense of stewardship, to lift them from an act to an attitude, to motivate a system which had become utterly devoid of spiritual meaning. He was not concerned about the form it should take; he was not concerned with machinery or laws; he wanted a spirit which would set men's hearts right, for he knew that a right at-

[7] Luke xi. 42.

titude would find expression in right living.

As we may expect him to do, Jesus not only went beyond the tithing law, but he gave a new meaning to the old conception of stewardship. He was familiar with its accepted meaning. More than one of his parables dealt with the relation of the Master and the steward. But Jesus idealized the relationship when he taught that God is more than owner—he is Father—and thus stewardship is raised to the dignity of partnership. Of the household of his Father, he no longer called those who followed him servants, but friends.[8] Stewardship was taking on new meaning. Jesus was familiar with its form, but how he glorified it! God's ownership? Surely, but more—children of the Father! He believed so strongly in this fatherhood of God and his good purpose for the world that he staked his life on it. It brought forth the prayer in the garden: Thy will be done, even though it mean my life and the

[8]John xv. 15.

shame of the cross.[9] Not only material things, but life itself was held in trust for the Father, and at any cost it was to be used for the purpose of God.

Jesus' attitude is often shown by his assumptions, the things he mentioned casually or took for granted. He recognized the part that God and society played in making values—and such recognition on our part is involved in our stewardship. "Your Father knows what you have need of," he told the little band of followers. "He clothes the lily in its gorgeous colors, and cares for the tiniest sparrow. Can you not trust him to provide for you?" He told them the story of the man who planted his field, and as he slept and waked the grain sprang up and grew, he knew not how.[10] But God was working for him while he slept. Jesus recognized the part society played in creating values even in his day. Often his stories were of the

[9]Matthew xxvi. 36–39. [10]Mark iv. 26–29.

men who bought and sold:[11] of one who sold all his possessions that he might obtain a pearl of great price, of those who put money out at interest, and of a capitalist who went on a long journey, leaving his affairs in the hands of others.

If society helped to make values in Jesus' day, then how much more does it enter in to-day. Of what value would the Woolworth building be on the plains of North China? Of what good were stocks and bonds in the jungles of Africa? Of what worth a bag of gold on a desert island? Of what the value of an oil well or a diamond mine, if there be no people to want, no one to buy and sell? What makes a foot of ground in New York city worth more than sixty acres on the plains of West Texas? There can be no property without God, its Creator, and property can have no value apart from society, for

> 'Back of the loaf is the snowy flour,
> And back of the flour the mill,
> And back of the mill are the wheat and the shower,
> And the sun and the Father's will."

[11]Matthew xiii. 44–46.

Jesus recognized that a steward's first duty was to use property for the highest interest of the owner.[12] What is God's highest interest, and how can our property be used for him? Jesus makes it plain that God is not interested in wealth for wealth's sake. His highest interest is in human personality.[13] According to Jesus, the commandment which comes next to love for God is that of love for one's neighbor. Not a sparrow falls without your Father's knowledge, he told his followers, and you are of more value than many sparrows. Human personality is so valuable that the very hairs of your head are numbered. Jesus was thinking here of men's bodies as they are the dwelling places of men's souls. Do not mind those who can destroy only the body, he told them; it is the character, the soul, that counts.[14]

Regardless of the point of the story of the evil spirits which Jesus sent out of the

[12]Matthew xxv. 14–30. [13]Matthew x. 28–31.
[14]Matthew x. 28.

poor possessed man into the herd of swine,[15] one thing is clear: Jesus counted a poor lunatic of more value than a whole herd of pigs. He put persons before property. Doubtless that had something to do with the fact that the whole city came out and besought him to leave at once.

How many of us would have joined in the protest had we been present that day? The farmer who builds for his stock a barn that is better than the house he provides for his tenants would surely have been among the leaders, as would those men whose pigs and cows take prizes at the fair while the children are kept out of school to help gather the crops. The men who employ child labor would have been the first to demand that he go, as would the lazy, shiftless fathers who are anxious that their children go to work rather than to school. All the multitude of people who put material things first, who bow down to "thieving ambition and

[15]Mark v. 2–20.

paltering gain," who value property before personality, would have joined the crowd who begged Jesus to depart from their coast.

No wonder they wanted him to leave! After he was gone they could have "business as usual." While he was there nobody knew what valuable property might be sacrificed for some other worthless person.

Jesus owned no property, yet his whole life was lived on the principle that human personality was of supreme interest to God.[16] He gave a new meaning to stewardship, by dignifying it into partnership, into sonship; he joyously made his Father's highest interest his own. "I am come that they may have life, and that abundantly," he said. And his "they" included all men. His purpose was to preach the gospel to the poor, to heal the broken-hearted, to preach deliverance to the captive, the recovering of sight to the blind, to set at liberty them that were

[16]Matthew xx. 26–28; John x. 10, 11.

bruised.[17] From the beginning of his ministry down to the cross, his life was a glorious example of stewardship. He made God's interest his own. He gave his life for human personality because that was the primary interest of his Partner and Father, God.

Modern Stewardship

The practice of stewardship, like property, is far more complicated to-day than it was in the time of Jesus. But while conditions and outward circumstances change, spiritual laws remain the same. Principles are unchanged, though outward applications must vary to meet the needs of each generation. It is a part of our stewardship to take the principles which Jesus laid down and apply them to the complexities of modern life.

Stewardship to-day demands more of a man than that he make his money honestly, and spend it honestly, or even generously. In a very real sense we are our broth-

[17]Luke iv. 18.

ers' keepers, and we cannot be said to have found the mind of Christ until we have his attitude toward the economic problems of the day. We cannot say that unemployment, long hours, child labor, underpaid workmen, or graft in public funds are none of our affair since we are not directly responsible for these things. Generosity on our part cannot fulfill our obligation if we do nothing to alter such conditions.

Jesus came to bring the joyous, abundant life to all men, the life that God wants each one to have. And "all men" includes the miner who was suffocated in that explosion last week, and it includes that miner's family. It reaches out to that girl who waited on you in the shop to-day, whose pay is so small that day by day she is finding it harder to withstand the battle with poverty, and hunger, and loneliness, when plenty and gayety and beautiful clothes are offered her for the price of her virtue. It encircles that negro cabin yonder in "Black Bottom" near the dump pile where disease germs breed and family life

can be neither wholesome nor safe. It reaches out to that factory across the way, where a tired mother bends over a machine in a poorly lighted room until she faints from fatigue and is injured in the unguarded machinery. It reaches out to those beet fields, to those oyster-packing rooms, to that mill where little children labor, children whose baby fingers pack our food, make the flowers for our hats, and sew buttons on our garments long past the time when their eyelids are heavy with sleep—little children of whom the poet was thinking as he wrote,

> "The golf links lie so near the mill
> That almost every day
> The laboring children can look out
> And see the men at play"—

children of whom the Master said, "Their angels do always behold the face of my Father";[18] and of him who offended one "It were better that a millstone be put around his neck and he be cast into the sea."[19]

Even more, "all men" reaches across the

[18]Matthew xviii. 10. [19]Luke xvii. 2.

water until all the poor and downtrodden and suffering of the world are included in the circle of the joy-filled and abundant life. Stewardship demands that we do all in our power to give others a chance. This means more than the relief of suffering. It means doing our part to make it possible for people to work out the best in their own lives. This is everybody's world, and it was Jesus' ideal that everybody might have a chance. We do not want to get so lost in the contemplation of the ideal of a Christian social order that we forget the task at our own doors or the Christian administration of our own earnings. Yet we do need to see that, while we are in danger of giving too much thought to *things* in our own lives because of a false sense of values, all over the world there are those who of necessity see

> "All life moving to one measure—
> Daily bread, daily bread—
> Bread of life and bread of labor,
> Bread of bitterness and sorrow,
> Hand to mouth and no to-morrow."[20]

[20]Wilfred Gibson, "Collected Poems."

People whose stunted bodies and dulled minds are ever harassed over the problem of a bare existence have no chance for the abundant life. They have no chance really to live. As Wordsworth sees it,

> "The poorest poor
> Long for some moment in a weary life
> When they can know and feel that they have been
> Themselves, the fathers and the dealers out
> Of some small blessing; and been kind to such
> As needed kindness, for this single cause
> That we have all of us one human heart."

"It is a sad commentary on our religion that nearly two millenniums after the coming of One who placed foremost the preaching of 'good news to the poor' and made ministry to the needs of this present life the basis of final judgment we should still be without a common Christian consciousness that poverty is conquerable and preventable. We have too long regarded poverty as an individual incident, to be borne with fortitude as a Christian discipline or, in extreme cases, to be relieved by charity. There are still those who charge all the ill fortune of present-day

farmers and slum dwellers alike to extravagance, inefficiency, or laziness. 'If they had been as hard working and saving as I' is all too frequently the verbal way of escape from all sense of social responsibility.

"But somewhere between 85 and 90 per cent of our poverty is due to social rather than to individual causes. In the army of more than ten million who have for years past lived in poverty in the midst of plenty in our own land there are millions who never had a fair chance to acquire efficiency; they were born in slums of undernourished parents; they grew up in vitality-lowering surroundings, with inadequate food for body, mind, or soul; they early joined the ranks of child labor and forthwith were graduated to the army of periodically unemployed, which a profit-greedy industrialism declares necessary without regard to human costs." [21]

To relieve a man's necessity is not enough. He must have a chance to help

[21] "Through the Eyes of Youth."

himself. This does not mean communism or socialism, or dividing up money or property. But it does demand that every man have a chance to work under decent conditions at a living wage, and that childhood everywhere have a right to health and education and the training which fits for lives of usefulness and normal, wholesome living. Until we do our part in making this possible we have not fully taken account of our stewardship.

QUESTIONS FOR THOUGHT AND STUDY.

CHAPTER II. JESUS' CONCEPTION OF STEWARDSHIP

Purpose: To show that stewardship is an attitude toward life which finds expression in the way a man lives and which determines his habits of earning, saving, spending, and giving.

1. What is stewardship? What is the difference in tithing and stewardship? May one tithe from a variety of motives and yet not be a Christian steward? Can one be a Christian steward and give less than a tenth? Can you call the Pharisees Christian stewards? Why not?

2. Which is the bigger thing, tithing or stewardship? Why?

3. What is a steward? What obligations does he have? What would you consider an ideal relationship between an owner and a steward? What new meaning did Jesus give to stewardship?

4. In what ways did God seek to teach people to recognize his

ownership in Old Testament times? Was the tithe set up because God needed money? If not, what was its purpose?

5. What new teaching about property do we find in Amos and Malachi? Why did they say that the tithes and offerings of the people were an abomination to Jehovah?

6. What attitude toward stewardship did Jesus find at the beginning of his ministry? What did he set about to do?

7. How did Jesus show that he recognized God's ownership of all things? What did he recognize as the first duty of a steward? According to Jesus, what is God's highest interest? Does God care about money except for what it can do for people?

8. Aside from the fact that we owe a debt to other people because that is the only way we can give to God, what other reason do we have for our obligation to society?

9. Why is a foot of ground in New York City worth more than acres of land on the plains? What would your city's leading store be worth if all the people in the town died or moved away? If the value of possessions depends on people, what obligation does that impose?

10. How does the story of the devils which Jesus sent into the swine illustrate God's highest interest? Would you have been among those who begged Jesus to leave? How do you know that you would not?

11. How could Jesus leave us a perfect example of stewardship when he owned no property?

12. Have the principles of stewardship changed since Jesus' day? To what larger obligation must we apply these principles if we are to be faithful stewards to-day?

13. Does God care as much about a Negro or a Chinese as he does about us? What does that have to do with our stewardship?

14. Why is it not enough to relieve the needy about us? What per cent of poverty is due to social causes? How can we help remove these causes? Can we call ourselves good stewards until we have done our utmost to make the larger life possible for others?

CHAPTER III

Jesus' Standards in Acquiring

"O Trade! O Trade! would thou wert dead!
The Time needs heart—'tis tired of head.

. . . . . .

'Each day, all day' (these poor folks say),
'In the same old year-long, drear-long way,
We weave in the mills and heave in the kilns,
We sieve mine-meshes under the hills,
And thieve with the gold from the Devil's bank tills,
To relieve, O God, what manner of ills?—
The beasts, they hunger, and eat, and die;
And so do we, and the world's a sty;
Hush, fellow swine: why nuzzle and cry?
Swinehood hath no remedy,
Say many men, and hasten by.

. . . . . .

But who said once, in the lordly tone,
Man shall not live by bread alone,
But all that cometh from the Throne?
Hath God said so?
But Trade saith *No:*
And the kilns and the curt-tongued mills say *Go:*
There's plenty that can, if you can't, we know.
Move out, if you think you are underpaid.
The poor are prolific; we're not afraid;
Trade is Trade.'"

—*Lanier*, "*The Symphony.*"

CHAPTER III

JESUS' STANDARDS IN ACQUIRING

"I put the thought away
For fear of what my friends would say,
They'd backed me, see? O Lord, the sin
Done for the things there's money in!"
—*Masefield, "The Everlasting Mercy."*

Diligence in Acquiring

When we think of ourselves as stewards intrusted with property or the ability to work with property which belongs to another, we realize that it is our duty to earn all that we can. This, of course, does not imply that one should work such long hours that he has no time for other things, or that he should be so engrossed in earning that he loses interest in the other affairs of life. He must, as a steward, choose his occupation in regard to his fitness for it, and the amount of service which he can render, rather than the money consideration involved. As a steward, he must give himself to his family and in gratuitous service to his Church

and community, for material things are not of primary importance. But stewardship implies a diligence in business as well. Was this not Jesus' attitude?

Jesus put no premium on carelessness, laziness, or indifference to one's work. He spoke familiarly of the everyday affairs of business as it went on about him. He told the story of a man's stewards to each of whom was intrusted a sum of money while the master went on a journey.[1] He recorded the return of the owner of the property and of the commendation of those stewards who were diligent in trading and increasing the sum intrusted to their care. But there was severe condemnation for the lazy fellow who let his master's money lie idle and who came in whining and making excuses for his failure. Jesus told of another steward who reinstated himself in the good opinion of his master because he used wisdom and shrewdness in his own affairs, a fact which led Jesus to

[1]Luke xix. 12–26.

remark that the children of the world are wiser in this respect than the children of light.[2] Again his story was of the sower who went forth to sow his field; and because there was good ground and bad, and because the sun, and the birds, and the stony soil served to affect the variety of his yield, some brought forth a hundredfold, and some sixty, and some thirty.[3] Jesus told of the man who sowed his fields with good wheat, but while he slept an enemy came and sowed it with tares. However, the owner was a wise and successful farmer who knew enough to leave the tares until the time of the harvest, when they might be separated from the wheat without injury to the crop.[4] Jesus used the story of a capitalist who planted a vineyard and went abroad, leaving it to the care of servants. Again it was of a merchant who dealt in pearls, and when he found one of great value he sold all that he had to buy the one.[5]

[2]Luke xvi. 1–8. [3]Matthew xiii. 18–23.
[4]Matthew xiii. 24–30. [5]Matthew xxi. 33–41; xiii. 45, 46.

All these illustrations the Master drew from the life about him, and we see no evidence of anything but approval for the thrift and industry. They are all stories of men who went about their day's work earning an honest livelihood.

There are many people to-day who, like the unfaithful steward, are hiding their talents in a napkin and complaining because they cannot get ahead. Jesus ever approved of the normal life and of the reasonable enjoyment of the good things which life can offer.

In a world of to-day the highest culture and development cannot come without a sufficient income to meet the normal needs. One cannot contribute to the betterment of the world and the help of the less fortunate unless he has more than enough for a bare existence. If property is here for use, a man falls short of his stewardship who does not make property yield all that it can without sacrificing other values.

Here is a farmer who tills the soil half-heartedly, and with inadequate tools and

antiquated methods. With system about his work, diligence, and alertness in adopting new methods, and machinery which would increase his efficiency, he could double the production of his farm. With his present methods his income is such that his wife drudges her way into a premature old age, and his children grow up discontented with the farm and embittered because of the little life has to offer. They either break away from home altogether, or settle down in the neighborhood to repeat their father's tragedy of a steward neither diligent nor faithful in his acquiring.

Here is a girl who teaches school, with little interest in her work and no thought for the welfare of the children. With night study or correspondence courses or by reading the best books and journals on education she might have filled increasingly better positions which would have allowed her the leisure and funds to have continued her preparation and increased her usefulness and opportunity for

service a hundredfold. She has missed the meaning of stewardship.

A young man has started out in business, but he disregards the rules of courtesy, is indifferent to his customers, careless of his accounts, and negligent of his methods. His income remains small, financial worries harass him, he is forced to rent cheap apartments, and his family must do without many things needed for the comfort and welfare of the home. His income does not allow for books or music or simple pleasures, nor is there money to use in helping others. How can he expect Jesus to approve the stewardship?

The stenographer who with study and care might be a private secretary, the young man who works as a "soda jerker" or a petty clerk at twenty dollars a week, when by study and diligent application he might fill a responsible position, the salesgirl who could be head of her department, the bookkeeper who might fill an executive position—all of the half-hearted workers who complain that they have no

chance—are they not slothful servants and without the Master's approval?

Keeping First Things First

But while there are many to-day who are not acquiring as stewards because they are too careless or indolent or indifferent to use their ability to the utmost, there are far too many who become so engrossed in acquiring that all other interests are crowded out. To them life consists in the abundance of things they possess, and of them Wordsworth spoke when he said:

> "The world is too much with us. Late and soon
> Getting and spending, we lay waste our powers;
> Little we see in nature that is ours;
> We give our hearts away, a sordid boon."

It is people like these who go on in the mad rush of acquiring without ever stopping to consider whether the money they accumulate and the things it buys are worth the worry and the time they spend in earning it; whether the values they sacrifice to get it are not worth more than the things money can buy; whether the strain

and weariness of overwork, the giving over to work the hours that should be spent with family and friends, with music and books and the things which feed the soul are worth the price; whether the time spent in acquiring so much would not be worth more if spent in service to one's Church or community or in giving the soul a chance to grow. In this materialistic age we are liable to lose all sense of values in our eagerness to get, to be successful for success' sake, to lose all sense of our partnership of acquiring.

A well-known minister tells of three brothers who owned a profitable business in a Tennessee city. They were making a comfortable living and were considered successful business men, though none of them was really wealthy. A concern which had a selling proposition, but neither the capital nor the equipment to finance it, offered to sell the brothers a controlling interest in the new enterprise if they would take it over. They considered the matter and agreed that they

could easily make a million dollars on the new venture and could make it fairly and honestly. The next day, the man who had made the proposition was amazed when they turned it down.

When pressed for the reason the men admitted that it would pay. "But," said one of the brothers, "we are men of families and officials in our Church. With our present volume of business we can provide for our families and do our part toward the religious, educational, and charitable enterprises. When our day's work is over we can forget our business and give our evenings to our families, our Church, or our community. If we take over such an increased volume of business, it means longer hours of work, which would leave no time for our children and no time for our Church. We have decided that these are values which money cannot buy. We would be untrue to our stewardship if we made a fortune at the sacrifice of our service to our Church and of our family life."

If a man can make a fortune and keep his sense of partnership with God in the process, well and good. But what of the man who is so busy accumulating money that he forgets to live? Most of us need nothing so much as to stop in this mad rush of getting, to simplify our wants, to forget awhile

> "The fretful stir
> Unprofitable, and the fever of the world";

and to pray with earnestness,

> "Dear Lord and Father of mankind,
> Forgive our feverish ways,
> . . . . . .
> Take from our souls the strain and stress
> And let out ordered lives confess
> The beauty of thy peace."

We need to stop in all the busy whirl to be still and know that he is God, to feed our bodies less and our souls more. No man can get the mind of the Master in his acquiring if he is so busy making money that he starves his soul.

Honest in Acquiring

While we can know from Jesus' attitude and the things he counted worth while

that he would not approve of the stewardship of a man who became so engrossed in acquiring that he let other things be crowded out, there is a dishonesty in acquiring of which the Master expressed stern disapproval. In the stories he told of diligent but honest stewards we find nothing but approval. But there were other stories which Jesus told with a different note in his voice. He saw a Pharisee who never missed the observance of a single law, who made long prayers, and was so careful and strict in his tithing that he included the little herbs that grew in his kitchen garden. But how did that man get his money? What a sting the words of Jesus had as he exposed the whole rotten business! "You devour widows' houses, and for a pretense make long prayers." There was a man who had not earned by honest and diligent business, but by cruelty and oppression and unfair advantage of the weaker and more helpless members of the community. And there was condemination in the Master's voice.

There is no stronger language in the New Testament than that which Jesus used in condemning these professedly religious people who were dishonest in their acquiring.[6]

On another occasion, Jesus walked into the temple, and instead of reverence and prayer he found the money changers quarreling and taking shrewd advantage of the worshipers. There were the tables of those who sold doves, and he found them calling their wares and selling at profiteer's prices. Changing the money and selling the doves was a necessary and legitimate business. Many of the people came long distances and could not bring with them the animals for the sacrifice; others came from provinces where a different currency was used, and they too needed assistance. Jesus' indignation waxed hot as he saw these men, who should have been helping to furnish things necessary for worship, taking shrewd advantage of the people's ne-

[6]Matthew xxiii. 14-23.

cessity, profiteering, making of the temple a house of merchandise and a den of thieves.[7]

No carefulness in tithing on the part of these men could have wiped out the dishonesty of their acquiring. Had they tried to cover their sin in this way, we should expect to hear repeated the message of Amos: "I hate, I despise your feast days, and I will not smell in your solemn assemblies. Though you offer me burnt offerings and your meat offerings, I will not accept them; neither will I regard the peace offerings of your fat beasts. Take away from me the noise of thy songs; for I will not hear the melody of the viols. But let judgment run down as waters, and righteousness as a mighty stream."[8]

Jesus gave us the example of one man who came to himself and accepted in his own life the full meaning of stewardship. Jesus saw a man of small stature who had climbed into a tree to see the Master go by. He called to him to come down, and at the call the man recognized that all his pre-

[7]Mark xi. 15–17. [8]Amos v. 21–24.

vious life he had violated the things for which Jesus stood. Here was a teacher who proclaimed justice and honesty and fairness to one's fellow man, and to Zacchæus there came the burning memory of those crooked deals he had put over, that worthless stuff he had sold, that widow whom he had tricked in a trade.

No amount of tithing or giving would have set Zacchæus right. He had not been acquiring as a steward, and he met Jesus with the statement: "Behold, I give half of my goods, . . . and where I have gotten from men dishonestly, I restore fourfold!" And Jesus, recognizing that the man had a vision of partnership with God in his purpose for the world, proclaimed: "To-day has salvation come to this house."[9]

Acquiring To-Day

Can Jesus approve our acquiring to-day? He called the Pharisees hypocrites because they tithed and carefully observed religious forms while they devoured widows'

[9]Luke xix. 1–10.

houses in acquiring their money. How many men to-day are as truly devouring widows' houses when they charge exorbitant rents or pay women such low wages that a decent standard of living is impossible? How many factories make profits at the expense of child labor, underpaid girls, or improperly lighted, heated, or ventilated rooms, or with dangerous machinery or an undue fire hazard? There are many ways to "devour widows' houses," and according to Jesus no amount of long prayers or of scrupulous tithing or gifts to charity will set a man right who does it.

Here is the owner of a big department store which is model in all of its appointments. It boasts of a rest room for its girls. But somewhere to-night is more than one girl who went down under the strain of trying to exist on the less than living wage which that store paid her. She finally grew weary of the struggle and taking the advice of the other girls she sold her body and soul for bread.

Yonder is a prominent layman who has just made a large contribution to the Church. But down on a dark street the inmates of a house of shame ply their trade through the night hours, because the police cannot close a house that is owned and knowingly rented for immoral purposes by a layman who is also a prominent and influential lawyer of the city.

The mayor of the town is a deacon in the Church and noted for his liberality, but the illicit liquor trade goes on because his position is dependent on influential men who do not want the liquor traffic stopped.

Yonder is a man who supports a missionary in Africa and who professes great interest in the Dark Continent. But down in Black Bottom in one of his Negro cabins from which he draws a part of his income, a little form is laid out, the victim of typhoid epidemic which the insanitary conditions of the houses made inevitable. And in another cabin an old black mammy mourns the shame of her wayward daugh-

ter—but what could she expect when the house she rents from that rich layman makes no provision for privacy or decency or modesty for its occupants?

And here is the mill owner who advertises far and wide the recreation center which he provides for his workers, but he does not mention the fact that his wages are so low and his hours so long that tired mothers and weary, play-starved children must help eke out the family income, and that the long day leaves all of them too exhausted to know or care if there be a recreation center.

And here is the lawyer who took advantage of a technicality to foreclose the mortgage for his client with a fat profit for himself, though it meant that a widow and her children were turned into the street.

Yet men like these claim to be followers of the Christ who came that all men might have the abundant life, who taught that property was to be used for persons, never persons for property, who showed

stewardship as partnership with the Father!

The Motive in Acquiring

Jesus' standard demands that men put business on a service rather than a profit basis. When one has God as his partner and remembers God's primary interest in this world, how can it be otherwise? What is your motive in acquiring? Is it ease, pleasure, greed of gold, or the place and power that comes with riches, or is it the highest realization of self and the largest service to the world?

Whether we will or not, God furnishes the capital for our business. Whether we choose to recognize it or not, society makes values, and without society machinery would lie idle, goods unsold, dollars unearned, unvalued, unspent. He who laid the ore in the earth before the beginning of time; he who sends the rain and sun to grow our crops, in whose hands lies the breath of our lives, has a right to a voice in our acquiring. Society, without

which our money would be valueless, has a right to be served fairly. Where is he who, like the rich fool, dares to lay by his stores, building barns yet greater and greater, with no thought of God or his fellow men without whom not one of his grain sacks could be filled?

Some of the far-seeing men of to-day are beginning to get the vision of this ideal of business for service rather than for profits, and their vision is surely in keeping with Jesus' ideal. Whatever may be said of his giving, Henry Ford caught the meaning of partnership in acquiring when he found certain types of work in his plant which can be done by blind men, others that can be done by cripples, and still others which are open to tubercular people where they may earn without lessening their chance at recovery. An account of a prominent man of the business world who recently died in Atlanta spoke of the man's stewardship of acquiring. In the after-the-war slump, he refused to turn off men he no longer needed because he

counted the making of men more important than the making of money. He preferred to have his profits cut rather than to throw honest men out of work. Rauschenbusch sees this implication in Jesus' story of the men who were employed at the eleventh hour by the owner of the vineyard and who were paid the same as those who worked all day, because they had not been responsible for their unemployment.[10]

When men reach the stage where persons are counted of more value than property they will have found the mind of the Master, who willed the abundant life for all men. It will not be easy for men to see this. Too many have had "the-world-owes-me-a-living idea." Few have reached the place where they can say with Matthew Arnold: "The longer I live, the more I see that I have no rights at all, only duties." We claim to follow the Master, yet we spend our lives for gain while he spent his for service. "Whosoever will be great among you,"

[10]Matthew xx. 1–16.

said Jesus, "let him be your servant."[11] With us it is, "Whosoever will be great among you, let him amass a fortune." How are we to take account of our stewardship when we so miss the mind of the Master? Do we not need the words of the old hymn,

> "Lord, help us this and every day,
> To live more nearly as we pray"?

What is your motive in acquiring? Is it profits or service? How much do you want, and how badly do you want it, and what do you want it for? Do you want enough for comfort, or do you covet riches? Do you want it only if you can earn it honestly, or do you want it so much that you will swerve from the right, crush the poor, or deal dishonestly to get it? Do you want it selfishly for yourself and your family, or do you want money that you may serve?

"Labor not for the bread that perisheth," said Jesus; "and if you would be

[11]Matthew xx. 26

great, be as one who serves." Will you meet the Master's test in your acquiring, or must you answer as did those who listened to his high principles in the days of his flesh: "Truly, this is a hard saying. Who can hear it?"

QUESTIONS FOR THOUGHT AND STUDY

CHAPTER III. JESUS' STANDARDS IN ACQUIRING

Purpose: To show that Jesus' standards demand that a man acquire as a steward, by diligence, by honesty and fairness to others, and by leaving time for spiritual values in his life.

1. What reason have you for thinking that Jesus wants a man to earn all he can, so long as he earns it honestly and with due regard to spiritual values? Which of his parables illustrate this point?

2. Why is it necessary to have more than enough for bare necessities if we are to live a full, rich life? Can a half-hearted farmer be a good steward, even though he give liberally? Can a man be said to acquire as a steward when he makes only half as much as he could make?

3. Can a man be too diligent in acquiring? What are some of the things which should never be crowded out of one's life? Is a man ever justified in neglecting his children to make money? How much would he value the money if his boy turned out to be a criminal?

4. Do you think Jesus would approve of a man's getting rich? Under what conditions, and why?

5. What did Jesus have to say about dishonesty in acquiring?

What prompted the severest language Jesus ever used? What are some of the ways in which a man may "devour widows' houses" to-day?

6. What had Zacchæus been doing to make him know that no amount of giving on his part would fulfill his stewardship? What did he do to make it right?

7. Can a man be a good steward and underpay his workmen? Can he be a good steward and employ child labor? Charge too much rent? Profiteer? What principle of stewardship does a man violate when he does these things?

8. Can a man acquire as a steward when he puts his business on a profit rather than a service basis? What do you mean by a service basis?

9. Do you know of any big business men who have tried putting business on a service basis? Did they prosper?

10. Did Jesus ever count property of more value than persons?

11. Does the world owe you a living, or do you owe a debt to the world? Why?

12. How did Jesus' standard of greatness compare with our commonly accepted standards? What three things are required of us if we would acquire according to Jesus' standard?

CHAPTER IV

Administering as a Christian

Said Christ our Lord: "I will go and see
How men, my brethren, believe in me."

. . . . . .

With carpets of gold the ground they spread
Wherever the Son of Man should tread.

. . . . . .

Great organs surged through the arches dim
Their jubilant floods in praise of Him.

. . . . . .

But still, wherever his steps they led,
The Lord in sorrow bent down his head.

. . . . . .

"Have ye founded your thrones and altars then,
On the bodies and souls of living men?
And think ye that building shall endure,
Which shelters the noble and crushes the poor?"

. . . . . .

Then Christ sought out an artisan,
A low-browed, stunted, haggard man,
And a motherless girl, whose fingers thin
Pushed from her faintly want and sin.

These set he in the midst of them,
And as they drew back their garment-hem,
For fear of defilement, "Lo, here," said he,
"The images ye have made of me!"

—*Lowell*, "*A Parable.*"

CHAPTER IV

ADMINISTERING AS A CHRISTIAN

"When we count our gold at the end of the day
And have filtered the dross that has cumbered the way;
O, what were the hold of our treasury then
Save the love we have shown to the children of men?"
—*George Douglas Johnson.*

The Needs of the Normal Life

One of the dangerous points of legalistic tithing was that it led men to think that so long as they set aside a tenth as God's part they had no obligation to fulfill in regard to the other nine-tenths. But when we get the real conception of stewardship we see that this is no more Christian than a man who would be very religious on Sunday and do as he pleased the rest of the week. When we see stewardship as partnership with God in his purpose for the world, we realize that all our income must be administered in keeping with the highest interest of our Partner. When we remember that society plays so large a part in the acquiring of our property or

possessions, we must recognize that society has a right to fair treatment in our administering. We recognize that a man must provide food and clothing and shelter for himself and his family; he must educate his children; he must set something aside for recreation and for books and music and other cultural values; he must lay by something for his old age, or to care for his family in case of his death; he must fulfill his obligation to his Church and to his government; he must support community and civic enterprises, and if he is in business he must provide for a reasonable amount of capital. How are we to divide our incomes among the needs so as best to fulfill our obligation and privilege as Christian stewards?

The needs of the normal life were recognized by Jesus, and we find much to indicate that he expected us to meet these needs. It is true that he called some of his followers to give up their regular occupations and to forsake houses and lands and family, but to most people he pointed the way to a

normal life. We believe that Jesus would have approved the effort of every man to provide those things necessary for the normal balanced life and the highest all-round development of the individual and the family. One of the last things which Jesus did, even in the midst of the agony of the cross, was to make provision for the care of his own mother.[1] We find no grounds for the medieval conception of the crucifixion of the body through undue fasting and torture or vows of poverty. There is reason to believe that Jesus referred to daily bread for the body as well as the soul when he taught his disciples how to pray.[2] We find him feeding the five thousand and again the four thousand because he had compassion on the multitude of tired and hungry followers.[3]

Social life or recreation seems to have its place in Jesus' own life, for we find him a guest at the marriage of Cana, where he provided the wine that his host might not

[1]John xix. 25–27. [2]Matthew vi. 9–13.
[3]John vi. 5–13; Matthew xv. 32–38.

be embarrassed,[4] and again we read of his attending an elaborate feast in the house of Levi.[5] We can easily judge that Jesus would give place to art and music and flowers and the other good things which help to make our surroundings beautiful and pleasant. His Father, who made so much beauty, could not call it evil. Jesus speaks with appreciation of the gorgeous colors of the lily, and he saw nothing either wasteful or extravagant in the precious ointment with which Mary expressed her love, though the prosaic and materialistic crowd would have put it to what they termed a more practical use.[6] It would seem that Jesus could understand the man who said that if he had two loaves of bread he would sell one to buy a hyacinth to feed his soul. And perhaps the Master could understand that group of working girls who carried banners demanding bread *and roses* when their wage scale had been made out by men who lived in luxury themselves, but who had put the wages

[4]John ii. 1–10. [5]Mark v. 29–34. [6]Mark xiv. 3–9.

of the girls at the lowest point which would allow for only the barest necessities of the barest existence.

Reasonable provision for the future seems in keeping with Jesus' attitude. He speaks of the prepared virgins as wise and those who failed to make provision as foolish.[7] He recognized the claims of the government when he told his questioners to render unto Cæsar the things which were Cæsar's and when he sent Peter after the fish with which to pay tribute money for both of them.[8] Jesus would certainly have approved a man's support of his Church and the provision of church buildings and equipment which would do his Father honor. He went to the synagogue daily, and he drove from the temple those who did not have proper regard and respect for his Father's house.[9]

What Jesus Counted Important

All material needs have their places, and yet there are other values which Jesus

[7]Matthew xxv. 1–12. [8]Matthew xxii. 17–21; xvii. 24–27.
[9]John ii. 13–17.

counted important. We can conceive of a man who would meet all the needs of his family and his government, and who would be generous in the upkeep of the local needs of his own Church and yet who would fall far short of administering his possessions so as to meet with the Master's approval. It is all too true that there are many

> "Who live a life of virtuous decency,
> Men who can hear the decalogue and feel
> No self-reproach, who of the moral law
> Established in the land where they abide
> Are strict observers; and not negligent
> In acts of love to those with whom they dwell,"

yet who give no thought to the administration of their possessions as partners with God. As a partner with God, a man must stop to ask himself what God counts important and how property may best serve the interests of God. It will not be enough that he pay the preacher and help build the Church and keep up its running expenses. This, it is true, is a part of the duty of every man, just as it is his duty to support the schools and help build good

roads. But it is by no means all. What a man gives to the upkeep of the Church in his own community is an investment on which he receives a large return.

Whether he goes to Church or not, he would not live in a community where there was no Church. He would not think of letting his children grow up without coming under its influence. Regardless of his opinion of the minister, he wants one to marry him, and his pastor is the first man called when death comes. He may not stop to think about it, but he knows that, if it were not for the Church's reminding man of God and justice and truth and righteousness, however imperfectly, business would not be so good, property values would not be so high, nor human life and property so safe as the Church now helps to make it. That which does not go beyond his local Church is more of an investment than a gift and cannot measure a man's stewardship. This does not apply to the Church which serves as a storehouse and distributing

agency and which sends out funds to Christian enterprises outside itself. But there are too many men who are not interested in the great missionary, charitable, and educational work of the Church. They consider that their full duty is done when money for local Church needs has been provided.

Jesus counted the missionary work of the Church of primary importance. His last command was that his followers should carry the message of the abundant life to all men.[10] Not every man can go in person, but he who takes thoughtful account of his stewardship must recognize his duty and privilege in making it possible for others to go. To him who makes God's interest his own, there is no other way. God is no respecter of persons, and he wants the joy-filled life for the Hindu and the Chinese, for the African and the Mexican as much as he wants it for us. When we remember that we are in no way responsible for the accident of having been

[10]Matthew xxviii. 19, 20.

born in Christian America with her Christian homes and Churches and schools and freedom and opportunity, we must face our responsibility of partnership and ask ourselves what God would have us to do about it.

Jesus emphasized the duty and privilege of helping the poor and unfortunate and needy everywhere. He gives as the second greatest commandment that one is to love his neighbor as himself, and in the story of the Good Samaritan he shows our neighbors to be whosoever may be in need of us or of our substance.[11] In his parable of the Judgment, the test of one's discipleship is not his creed or his profession or the record of his Church attendance, but the naked he has clothed, the hungry fed, the prisoners ministered unto, and the sick cared for in the Master's name.[12]

Jesus looked on childhood as supremely important.[13] Can you imagine Jesus buying fur coats, owning several cars, smoking ex-

[11]Luke x. 25–37. [12]Matthew xxv. 31-46.
[13]Matthew xviii. 1-6, 10, 14.

pensive cigars, or taking in all the picture shows while the children of the Near East starve and many in our own land are denied proper food and care and education? If a man would have the mind of the Christ who, when asked who should be first in the kingdom, placed a child in the midst, he may well pray with Saul Kane:

> "Lord, give to men who are old and rougher
> The things that little children suffer,
> But keep bright and undefiled
> The young years of a little child."[14]

And in this day, when our so-called Christian nation owns to the shame of a million child laborers, blessed is he who hurls his money and his vote and his influence after the prayer, that childhood all over the world may have a chance.

What Do We Spend on Ourselves?

Jesus severely condemned those who disregarded the needs of others and spent only for themselves. He told the story of Dives, who lived in his great house with

[14]Masefield, "The Everlasting Mercy."

his host of servants to wait on him and who wore purple and fine linen and fared sumptuously every day, while poor Lazarus, treated kindly only by the dogs, was denied even the crumbs that fell from the table.[15] Jesus' condemnation of the rich fool was not alone for his greed and covetousness in acquiring. Look how he had planned to spend it! "Soul, thou hast much, . . . eat, drink, and be merry."[16]

We cannot make the excuse for spending so much on ourselves on the ground that *we* are not rich. It is very easy to condemn great wealth for its extravagance while we spend the same proportion of our income on selfish things. Compared to the people of the other countries of the world, the average American does "wear purple and fine linen and fare sumptuously every day." A peasant family of France or Holland could live on the food the average American family wastes. Things that are considered unattainable luxuries in other countries have become commonplace ne-

[15]Luke xvi. 19–31. [16]Luke xii. 16–22.

cessities for every shopgirl and stenographer, for the milkman and the butcher. The first year after the war it was the government estimate that we spent over twelve billion dollars for luxuries. This was about one-twentieth of our national income. This bill of luxuries included such items as these:

Cigars, cigarettes, tobacco, and snuff	$2,110,000,000
Perfumes, face powder, and cosmetics	750,000,000
Soft drinks	350,000,000
Candy	1,000,000,000
Chewing gum	50,000,000

Nor is this all spent by people who are wealthy. Not long ago a girl was bewailing the fact that she could not go to college. When she was persuaded to count up her personal expenses of the month before she found that she was spending about ten dollars a month on cold drinks and candy. Families who complain about how hard it is to get along continue to go to the moving picture show three times a week. Men say they cannot give to the Church or send their children to college,

and yet they spend fifteen dollars a month on tobacco. A boy cannot afford to buy books, but he smokes two packages of cigarettes a day. A girl cannot afford to give to her Church, but she manages to keep supplied with silk stockings and cosmetics and to get her nails manicured at the beauty parlor. It is not that these things are wrong in themselves, but that we consider them more necessary than the values which Jesus said a man should count of supreme importance.

Do you *know* how much you spend each year on clothes, on recreation, on nonessentials, such as chewing gum, tobacco, cold drinks, candy, and picture shows? On the improvement of your mind, on charity, on your Church? No man can call himself a Christian steward when he only *guesses* that he is administering his income as Jesus would have him.

A certain bank gets out the following schedule showing how you should spend your money when your income is one thousand to ten thousand dollars a year.

Income.	Food.	Clothing.	Shelter.	Savings.	Recreation.	Insurance.	Miscellaneous.
$1,000	$ 400	$ 120	$ 300	$ 75	$ 60	$ 25	$ 20
1,500	500	200	400	195	75	50	80
2,000	550	300	475	250	100	100	225
2,500	625	375	540	285	300	125	250
3,000	700	425	600	300	425	200	350
3,500	750	525	650	350	500	225	500
4,000	850	600	720	400	580	250	600
5,000	875	675	840	600	750	400	860
7,500	1,200	800	1,200	1,200	1,200	800	1,100
10,000	1,300	1,000	1,400	1,800	1,600	1,200	1,700

What is wrong with the budget? What scale of values has a man who leaves no place in his budget for self-improvement, nothing for the higher life, and absolutely nothing for others? There is not only no recognition of God in such a budget, but no recognition of the fact that man himself has any other than material needs. According to the provisions of this budget the mind and the soul might not be in existence. There is provision for food and for clothing and for shelter; there is a rather generous amount provided for recreation and a large proportion for the future—and all these things are worthy. But has a man no needs other than those

of the body? Our government recognized man's duty to others in making a fifteen per cent exemption on his income tax for the money given to religious and charitable purposes. Jesus said that man does not live by bread alone. Are we to be as the rich fool, storing in our barns, pampering our bodies, saying "Eat, drink, and be merry"? Are we to value only *goods* while we ignore our own souls? Are we to ignore our fellow men without whom our property and our goods would be valueless? Are we to ignore God, without whom there can be no property?

Our Obligation to God and Society

Where is the man who sits back and proclaims that he made his money by honest hard work and that he has a right to spend it as he pleases? Such a one is either ignorant or thoughtless, or else he deliberately disregards the evidence before his eyes. It is estimated by economists that of the produce of a farm only five per cent can be attributed to human labor. The other

ninety-five per cent must be attributed to God or nature, the soil, the rain, and the sunshine, over which man has no control. The Japanese earthquake, destroying property and in an hour making rich men paupers, shows that there is a power that makes and unmakes, and over which man has no control. After the devastation of the World War, the fall of the German mark and the Russian ruble which forced rulers from their thrones and the rich and highborn into menial service showed that man is dependent on society for the value of what he has.

However much we may try to deny the fact, no man liveth unto himself. However much we might like to have it otherwise, God is still owner of this earth, and the breath of our lives is in his hands. However much we may claim property as our own and chatter about having a right to do with it as we please because we earned it, it belonged to some one else before we came into the world, and it will be in the possession of some one else after we have

gone from this world. We have no assurance that we shall not lose it to-morrow or that we shall have the mind and health to enjoy it. Whether we choose to recognize it or not, there is a difference in ownership and possession. The ownership still lies with the Creator, who has intrusted property to our possession for a little while. We have not all the same gifts of acquiring, not all the same endowment of mind or health or energy, but according to Jesus each man shall be held responsible for having administered according to that which was intrusted to him. Of him to whom much is given will much be required.[17]

There are no self-made men. Every man who makes that claim, if he be honest with himself, knows that back somewhere was good blood in his veins or a mother's memory, or a friend's influence: something for which he is not responsible that inspired him to go on. Edward Bok might rise from newsboy to wealthy news-

[17]Luke xii. 48.

paper owner and Abraham Lincoln from rail-splitter to President, and to such men much credit is due. But what if Bok had been born of idle, shiftless parents, reared in the slums, in an atmosphere of crime and vice? What if Lincoln had lacked the memory of a good mother? These contributions of God and society are the priceless things of a man's inheritance. No man achieves greatness without them; no man can be called self-made who has them. Are you recognizing your debt to God and society in the administering of these possessions of property or ability, of health and strength and energy, of life itself, which have been intrusted to you?

Does this obligation to God and society mean that a man is to give away all that he has, that he must take a vow of poverty, or that only the barest necessities may be provided for himself? We find no indication that Jesus meant this. It is true that he told the rich young ruler to sell all that he had and give it to the poor, but the point of the story lies in the

fact that the young man had counted possessions of first importance. Zacchæus was wealthy, but Jesus gave no such command to him, though he did rejoice when Zacchæus announced that he would give half of his possessions to the poor and that he would make it up to the people to whom he had been unfair and dishonest in his acquiring.

Stewardship Is Not Communism

Stewardship does not mean that a man is to give all that he has to people who would not know how to use it. If you divided with your shiftless neighbors to-morrow, they would have wasted or lost it by next week. But suppose you invest a part of it in sending that boy to school, in giving him some good books to read, and in providing that little girl with decent clothes to wear to school and to church? May you not be helping to eliminate shiftlessness and poverty in the next generation? Suppose you help support that day nursery and kindergarten

in the slums, so that the children of those inefficient parents may get proper food and education, the ambition and the inspiration that come of association with Christian men and women. Suppose you help maintain that Wesley House where mothers are taught how to provide proper food, and how to care for their babies; where girls are taught how they may become efficient home makers, and where foreign boys are taught in night school to become respectable, independent, and law-abiding citizens.

Suppose you help support the Christian Association in their efforts to make the youth of our land safe and sane and fine by providing the decent living conditions and normal recreation that play so large a part in helping develop citizens and home makers of which we may be proud. Suppose you give liberally to the Boy Scouts, that boys may be trained for citizenship. Suppose you provide playgrounds and milk stations, that the children of the poor may have a chance

to be better and more useful men and women than their fathers and mothers have been. Suppose you help to stamp out tuberculosis and other diseases. Suppose you help some poor but ambitious boy or girl to go through college. Did Jesus say for a man to use his money for these things? Read again the story of his life if you would have the answer. These are the values which Jesus counted important, these are the interests which Jesus put first. These are the things which are of primary interest to God the Father. Where is that steward and partner who lets things crowd out the interest of his father? No wonder Jesus did not think tithing was enough! A tithe of man's income might be enough for the strictly religious needs, but a man, as a steward, must regard the other nine-tenths if he is to administer rightly his property.

Stewardship and the Family

But is not a man's first duty to his family? We have seen that Jesus approved

the normal life for man, and that he expected a man to provide for the needs of those dependent on him. Every man owes it to himself to have proper food and as comfortable a home as he can provide. He owes it to himself to have books and music and recreation. A man owes it to his family to provide the comforts and conveniences, that the home be made attractive and pleasant, and to provide for recreation, for entertaining friends, for education, for books and music and flowers. A man has a right —we must say a duty—to spend a part of his income on these things. But he has no right to spend all or an undue amount of his income on these. It must be apportioned as is in keeping with his Partner's interest.

But some one says, "It takes all we can make to provide the necessities, and there is never enough to go round." Then there is likely something wrong with the standard of living. Much of it is due to carelessness in spending. If young men

and women who start out to earn their own living would sit down and make for themselves a budget of which they think their Partner would approve, and would then keep careful accounts in an effort to stay within the budget, how much more they would have for themselves and how much more for others! Dozens of people will testify that, although they thought they were spending as little as possible, they found that with the budget and accounts they got along on five or ten per cent less and had more to show for the money spent. When a man earns and spends his money as a steward, has he a right to follow careless and inefficient methods? It is a part of his stewardship to learn to spend wisely.

And the man with a family—does he not owe it to himself and to his family that they may be partners in his stewardship? Many a man would like to administer his funds as a steward, but feels that he cannot because his family demands all that he can earn. But why should it be

so? There is many a wife blamed for extravagance who, if she knew the real situation, would be glad to coöperate with her husband in the administering of the family income. Is it not in keeping with the spirit of Jesus that the family sit down together, consider the family resources, and together decide how it shall be administered? Children who would be resentful of being denied some luxury by the parents will cheerfully deny it to themselves when they have a share in the decision as to how the family income shall be spent. What a training for the future, what lessons on the right scale of values, what an influence toward family solidarity, what a privilege of stewardship a man has who brings his family together that they, in partnership with each other and with God, may make distribution of the family income!

If, as Jesus said, it is hard for a rich man to enter the kingdom, how much harder for the rich man's son! Every man has an obligation to his family, and it is his duty as well as his privilege to provide the

necessities of life, conveniences where possible, and to add to that as he can those comforts and simple luxuries which make life beautiful and pleasant. But far too many men do not recognize their obligation to put the character of their children before the children's pleasure. Far too few recognize that a part of their own stewardship is in training their children to be good stewards. Many men who started out as poor boys bring up their own children to have every whim gratified, every luxurious impulse satisfied, while the children have no thought of the cost, no realization of what good the money spent on useless things might do. Habits of extravagance, selfishness, and inconsideration are developed. The whole future is handicapped by a false emphasis on things, by a false scale of values, and by the feeling that life *does* consist in the abundance of things which one possesses. "I want my children to have an easier time than I did" has been the excuse of many a man who forgets that

had he had such an easy time he probably would never have attained his present position.

And what happens when these overindulged children grow up? A girl marries a man she does not love because he can give her the luxuries to which she has been accustomed; or if she marries a man who is not rich, she finds that she does not know how to live simply. Debt and unhappiness, if not a worse tragedy, result. The son marries a girl for her money or does not marry at all because he has grown used to luxuries which his own earnings could not supply to a family. The priceless things a man can give his children are the things which money cannot buy. Self-control, sacrifice, initiative, independence, resoursefulness, and all the qualities essential to Christian character are killed when a child has his every wish gratified. No man can be called a good steward who spends his money to the hurt of his children.

Has a Man a Right to Be Rich?

Does the Christian have a right to be rich? How much of what he makes does a man have a right to put back into the enlargement of his business or his capital? These are questions which every business man who seeks to be a Christian must face and answer. However difficult they may at first appear, they become quite simple when a man remembers his partnership. What would his Partner think? It is not so much a question as to whether a man has a right to get rich, for we have seen that it is in keeping with Jesus' attitude that man shall earn all he honestly can so long as it is not at the sacrifice of finer values. But does a man have a right to *stay* rich? Does he have a right to put his money into tax-exempt securities instead of into productive business enterprises? Does he have a right to keep on reinvesting his money that it may grow and grow? If so, when does he expect it to perform its real mission? And how does he know that it

will be used in a Christian way after he has gone? There is no doubt that big business concerns may render a real service; and a man who looks on his business as a means of service, who produces honest goods to be sold at honest prices, and who deals fairly with his workers, may feel that his Partner approves his stewardship in that respect. But shall he reinvest his growing profits in order that his business may grow larger and larger, or shall he put his profits into securities to net him more income, or shall he invest his profits in human personality? Russell J. Conwell used to take enough from the proceeds of his lectures to pay his expenses to the next town and send a check for the balance to some worthy boy who was trying to go to college. William Colgate reached the place where he felt that his business was big enough, and thereafter the profits went into philanthropic channels.

There is a service in business; but when does a business get so big that a man's money had better be turned into other

channels rather than into the increase of capital? There is a difference between the man who builds up a business, at the same time investing in churches and colleges and other institutions, and the man who puts his money back into capital, for his children to dissipate after he is gone. Our government is beginning to recognize that property is a thing for service rather than for unlimited selfishness when it distinguishes between earned and unearned incomes, places special taxes on inherited property, and allows a man exemption on the money he gives away.

Let a man earn all he can so long as he earns in keeping with Jesus' standard of acquiring, but let him remember also his partnership in administering. Let him remember the values his Father and Partner counts of most importance; let him remember that property is ever to serve personality, not to sacrifice it: and in such partnership, whether his income be in hundreds or in millions, he can make it do the will of God.

QUESTIONS FOR THOUGHT AND STUDY

CHAPTER IV. ADMINISTERING AS A CHRISTIAN

Purpose: To show that a man can administer as a steward only when he spends his money in keeping with the interests of his Partner, God.

1. For what things must a man spend his money in order to provide for the needs of the normal life? What reasons have you for thinking that Jesus would approve of every man's meeting these needs?

2. Can a man be generous in the administering of his income and yet fail in his stewardship? Why is a man's contribution to his local Church needs more of an investment than a gift? Why is it not enough for a man to provide for the needs of his own home Church and community? What other interests did Jesus count important?

3. What lesson does Jesus teach in the parable of the judgment? What attitude do you think Jesus would have had toward child labor? Toward Near East Relief? Toward underprivileged children everywhere? What reason have you for your answer?

4. Does the story of Dives apply only to the rich, or is there a lesson in it for the average American? What significance do you see in the amount which Americans spend for luxuries? How does this compare with what we spend for education? for the Church?

5. Do you know how your own expenditures for luxuries compare with what you spend for self-improvement? for others? for your Church? for missions?

6. Can a man be said to administer his income as a steward when he spends more on his club than on his Church? Can a girl spend more for cosmetics than for self-improvement and be a good steward? Can a boy spend more for cigarettes than for books and be a good steward?

7. What is wrong with the budget which is listed? What kind

of man would you judge made it? What kind of country would ours be if all men apportioned their income on this basis?

8. What principle of stewardship do you see in the government's allowance of exemption of gifts to religious and charitable institutions? In the inheritance tax? In the distinction between earned and unearned incomes?

9. Do you keep a budget? If not, how do you know that you are administering as a steward? Make out as nearly as you can a budget of the way you spend your income now. Do you think your Partner would approve?

10. On the basis of your present income, and remembering God's supreme interest in the world, make out a budget of which you think your Partner would approve.

11. Why has a man no right to say that it is all right for him to spend his money as he pleases since he made it himself? Can any man make money by himself? What two factors are necessary in addition to his own effort?

12. Does privilege mean power, or does it mean obligation? Does stewardship mean that a man should divide up with the neighbors? Why not? How can a man use his income as a steward?

13. How can a man take his family into partnership in his stewardship? Do you think homes would be happier if the money question were solved according to Jesus' standards? Do you think Jesus would approve of a family budget in which all decided for what things the family income would be spent? Why do you think so?

14. What is a child's best legacy? Why?

15. Does a Christian have a right to be rich? Should he leave a fortune to his children? Base your answer on what you think Jesus would approve.

16. Is there a real service which capital can render? When does business get too big to be Christian?

17. How is a man to know whether he is administering as a steward? What is the real test of stewardship?

CHAPTER V

The Separated Portion

"He is dead whose heart is not open wide
To help the need of a human brother;
He doubles the length of his lifelong ride
Who gives his fortunate place to another;
And a thousand million lives are his
Who carries the world in his sympathies—
To give is to live." —*Lowell.*

CHAPTER V

THE SEPARATED PORTION

"And must I keep giving again and again?"
"O no!" said the Angel—
His glance pierced me through—
"Just give till the Master
Stops giving to you!"

The First Things of the Kingdom

Jesus did not teach legalistic tithing. We cannot be sure that he taught tithing at all, though he did commend its principle when he told the hypocritical Pharisees that they should have observed both the law of the tithe and the weightier matters of mercy and faith and justice. We can be sure that Jesus went beyond tithing when he taught the stewardship of all property; when he went beyond all the requirements of legalism. It was as if he had said: In the olden days, when you were children, God demanded a tenth of you, not only for his work's sake, but for yours, that you might not fail to be re-

minded that he came first. But you have outgrown that. As children of the Father and coworkers with me, I am intrusting the kingdom to you. I am leaving you the Great Commission to carry the abundant life to all men. I am leaving you the example of a life of sacrificial service. Now that you are partners, you could never be satisfied with a tithe. I leave it to you. "Freely you have received, freely give!"[1]

Does this argue against the separated portion, or rather does it not argue for it? Jesus counted liberality toward others as one of the greatest virtues. He had the severest condemnation for those who used their possessions selfishly and who counted *things* of more importance than *persons*. He told his disciples to seek first the kingdom and trust God to add the things less essential.[2] He told those who followed him that they must take up the cross, deny self, put it last—not first.[3] We say a man has "got to live." But has he? Jesus said that he who saved his life—at the cost of

[1]Matthew x. 8. [2]Matthew vi. 24–33. [3]Matthew xvi. 24.

crowding out the soul values, such as unselfishness, generosity, and compassion —shall lose it.[4] There are more ways than one by which a man may save his life, only to lose it in the process. The boy who saved thirteen lives in the Chicago fire at the cost of his own life died with a smile as he said, "To this end was I born, and for this cause came I into the world, that I might save the lives of thirteen people." The man who trampled women and little children to death in his mad frenzy to save his own life lost it in the memory of his awful deed of putting physical life above courage and fineness. The memory of the horrible cowardice made life so unbearable that it ended in insanity.

But there are men all about us who thoughtlessly go on each day putting their physical needs first, who find plenty to provide for their bodies while the soul qualities of generosity and sympathy and service dry up and wither away because they are never used.

[4]Matthew xvi. 25, 26.

Consciously or unconsciously we spend our money for the things which are of most importance to us. And self is so insistent. We know the Master's standard. We know that he put the interests of the kingdom first, that he went beyond what the Jews did. How can we be sure of doing either of these things unless we take ourselves in hand and thoughtfully and deliberately set aside a portion for the values which Jesus said should come first? The Old Testament teaching which the Jews followed said that the tithe should be set aside first. The promise of Jehovah was to those who gave the first fruits.[5] Paul admonished the early Church to lay by each week as God had prospered. Jesus said, "Seek first the kingdom." This by no means measures a man's stewardship or indicates that other portions are not to be used for the kingdom. It only safeguards, not only the needs of the kingdom, but the needs of our own souls, lest unconsciously we should put the kingdom

[5]Proverbs iii. 9, 10.

last, and in saving our lives should starve and lose our own souls in sordid selfishness.

But some one argues: "If all is God's, why set aside the special portion? We are stewards, and therefore we use all for him." But there is a danger of our giving everything in general and nothing in particular unless we safeguard ourselves. Can we be sure that we shall not be like those of whom Jesus said, "Why call ye me Lord, Lord, and do not the things which I say?"[6] Or like those who say piously that all they have is God's and pray, "Thy kingdom come," and yet who never put aside any of their means to bring the kingdom in? We put aside enough for our rent or our taxes. We do not want to be put out into the street or to have our houses sold over our heads! Those who claim to accept the principles of Christian stewardship must show their faith by their works.

Suppose we wait until we feel like it

[6]Luke vi. 46.

or until some call comes before we give. What chance has the kingdom? On every hand the modern advertiser bids for our money. The latest picture show is advertised in enormous headlines or with a brass band. The shop windows are so decorated as to make us sure that we must have new clothes at once or forever be disgraced. The grocer sends his wares to our door and invites our attention to his most tempting display of foods. The children announce impressively that every other boy in high school has a baseball suit and every girl in the class is to have a new dress for the class banquet, or all the fellows at college own their own cars. Our neighbors buy a new car, a baby grand piano, or a radio set, and we begin to feel sure that life is not worth living unless we do likewise. Our friends maintain a standard of living which is constantly inviting our own standard to come up higher.

In all this din of worldly calls what chance has the kingdom of keeping its

rightful place? How easy to forget, to let slip out of out minds, to leave no money for the very things which Jesus said should come first! Because we are human there must be a separated portion, sacredly kept, lest the cares of the world and the deceitfulness of riches spring up like thorns and crowd out the good we mean to do and the spiritual realities which should have preeminence in our lives.

Giving the Kingdom a Chance

Only the consecrated imagination can see and hear the silent and invisible appeal of the really important things. A man sat through his first session as a member of the Board of Missions of his Church. He heard the estimates of the needs of the various fields. He heard the missionaries plead for more funds for their work. He heard them tell of boys and girls who walked through hundreds of miles of bandit-infested country to come to school, only to be turned away because there was no money to keep them. He heard of the

waiting list of hundreds of boys who pleaded to be allowed to stand during class if only they might be permitted to enter the already overcrowded mission schools. He heard of Bible women who must work without Bibles, of doctors who lacked instruments and medicines, of preachers whose congregations were worshiping in barns.

He heard of the community center in his own city which must be closed because there were no funds to carry on the work; he heard of the boys and girls in the mountains of his own State who were turned away for lack of room in the school which had offered their only hope of so much as learning to read. He heard of the bright young men and women who had dedicated their lives to the service of the world and who had spent years in preparation only to be told by the boards that there was no money to send them to the field. He knew that the Church was rich enough to meet every need. He heard it said and proved that only a tenth of the

income of the members of his own Church would man and equip every field, build the churches and schools so needed, care for the needs of the homeland, open up new fields, and send out the waiting youth who had hoped that they might have a share in making possible the abundant life for the whole world.

The man went home to give as he had never given before, but he found it hard to interest his friends. There was not a man of them but would have given had he heard those appeals. If they could come to our doors; if they could call to us as loudly as the merchant and the grocer and the entertainer call their wares; if we could see them as vividly as we see the shop windows and the works of art which make up modern magazine advertising, then the kingdom might stand a chance to get a rightful share, to hold its rightful place, and there would not be so much need of the separated portion.

If that Belgian refugee had fallen naked

and starved in *your* street; if that Near East orphan had lain in an unconscious heap of emaciated flesh across *your* doorstep; if you had found that abandoned baby on *your* ash pile; if you could have stood beside that teacher as she turned away a bright-eyed girl who had to walk back the hundred miles she had come, knowing that it meant she must be sold into marriage to a man three times her age and already the possessor of several wives; if you could hear the daily cry of the starving, naked, sick men, women, and children who make up the other half of the world; if you could hear their cries of ignorance pleading for light, disease pleading for healing, oppression pleading for release, fear pleading for the gospel that casts out fear; if these cries of those whom the Master called your neighbors could reach your ears, then you might give as you saw the need, without the necessity of a separated portion.

On the day of the Great Accounting

may the Master call you to come with those to whom he shall say, "I was naked, and ye clothed me; sick and in prison, and ye visited me; hungry, and ye fed me!"[7] And as you, wondering, answer, "Master, when saw I thee hungry or naked or sick or in prison and ministered unto thee?" then may the Master say to you: "I was that Near East orphan whom your money clothed and fed; I was that Belgian refugee whose life was kept in his body by your gifts; I was that mountain girl starving for knowledge, whose education you made possible; I was that Chinese baby rescued from the ash pile because your gifts to missions made it possible for her to be educated and trained for usefulness and service. Even more, I was that whole African village, brought from the prison house of ignorance and poverty, disease and nakedness, by that young evangelist whose Christian life and training were made possible by your gifts to missions. Inasmuch as ye did it unto the least of

[7]Matthew xxv. 36.

these, ye did it unto me. Come, ye blessed of my Father."

Blessed is he of the consecrated imagination who thoughtfully and deliberately sets aside a portion of his income, kept sacred to the kingdom, and set aside before any other demands are considered. Only the day of the Great Accounting shall reveal the places to which it has gone or the good it has done.

Giving Our Souls a Chance

But the separated portion does more than give the kingdom a chance. It gives our souls a chance. Why did Jesus say that it is more blessed to give than to receive?[8] Was it not because that which a man receives may enrich him materially, but that which he gives enlarges and enriches his own soul in the process? It is very easy for a man's possessions to come first. Before he knows it the finer values have been crowded out, and selfish habits set up which are hard to break.

[8]Acts xx. 35.

It is told that a certain preacher was using Wesley's famous sermon on money. He had elaborated the statement that a man should earn all he can, and it was met with hearty amens. He came to the admonition to save all you can, and it was likewise approved. But when he reached the "give all you can," the old man whose amens had been loudest said: "O no! Now you've spoiled it all." Like the rich young ruler, he might keep all the commandments, and earnestly desire to follow the Master, but the money test was too much for him.

Few men learn to give liberally after they have become rich. And herein lies another value of the separated portion. The habit of setting aside a special portion, if started when a child or before one's income grows large, is a safeguard for the future.

William Colgate is an example of such stewardship. When as a small boy he started out to be a soap maker an old man gave him this advice: "Make a good soap, give an honest pound, and don't forget

God's part." The boy started out by giving ten cents of every dollar he made. As he prospered he increased the proportion, then increased it again until in later years he announced that he had enough to live on and that henceforth the entire profits of his business should be used for others. The separated portion is imperative for our own weak human wills.

Covetousness is a thing which grows and grows. Self is a monster that is ever ready to demand more and more. We need every precaution to keep it in its place. The author of the following little poem calls it "Growth," but it might be named "Self" or "Covetousness":

"It was such a little, little sin,
And such a great big day,
That I thought the hours would swallow it,
Or the wind blow it away.
But the moments passed so swiftly,
And the wind died out somehow,
And the sin that was a weakling
Is a hungry giant now."[9]

Dare we take the risk of our lives

[9]John Richard Moreland, in "The Lyric."

becoming dominated by the sordid things that make up an existence when self is in the center? The separated portion, thoughtfully and deliberately set aside before any other demands are considered, is in itself a valuable safeguard of our souls, demanding that we stop and consider whose we are, why we are here, and what are the first things of life.

What Amount Shall It Be?

According to Jesus, the separated portion should be in proportion to one's means. In sending out his disciples he set no limit on the hours they were to work or the amount they were to give. "Freely ye have received, freely give."[10] We cannot imagine Jesus' interpreting "freely" to mean less than the Jews of his time gave. He expected his followers to go beyond the requirements of legalism. He who claims to follow the Master and yet says he cannot afford the proportion the Jews gave is either very, very poor or

[10]Matthew x. 8.

blessed with much temerity. In the face of the luxury and waste and extravagance of America to-day, to say that one cannot afford a tenth of his income for the things the Master gave his life for! These same people do afford automobiles, clubs, cigarettes and cigars, candy, chewing gum, picture shows, silk stockings, and a thousand other things that are luxurious or nonessential.

A man says: "But I have a family. We do not have luxuries, and it is all we can do to live on our income now. If I take out a tenth, it means giving up things that are necessities." Come with me to a mountain side.[11] Here is a teacher and a group of humble followers who are concerned about this very question of what they shall eat and what they shall wear. "Seek first the kingdom," he has told them, "and these other things will be added." Jesus had a right to say that. He had left his home and his carpenter shop to do the will of his Father. He did

[11]Matthew vi. 33.

not worry about where the next meal was coming from, nor where he would sleep. Nor would he use his power to provide these things when they were lacking. He had refused to do that from the very beginning, when the tempter had suggested that the stones be made bread. The foxes have holes and the birds have nests, he told a would-be follower, but I must sleep on a hillside under the stars.[12] Do not be anxious about what you are to eat and what you are to wear. Life is more than food and the body more than clothes.

Where is your faith? Look at the birds; does not God take care of them? You know you are worth more than they. Look at these lilies about you; their beauty is their only excuse for being, yet Solomon in all his glory was not so beautifully arrayed. All this worry over *things* might do for Gentiles or pagans, but not for children of the Father! Put God and the kingdom first, and all these things will be cared for.

[12]Matthew viii. 20; Luke ix. 58.

This is not an appeal to self-interest, but to faith. The man who sets aside a tithe because he thinks that in some miraculous way God will make his nine-tenths go farther is certain to suffer disillusion. But the man who gives first thought to the concern of the kingdom will find that faith justified. Countless books could be filled with the stories of those who know that this is true—stories of those who have taken God at his word and found that all the things needful have been added. They do more to justify their own faith than they know. A man who has a sense of partnership with the Father, a man who dares to count God's interest of primary importance, even when he is not sure what he shall eat and wear—that man has created within himself the best possible assurance of prosperity and success. No wonder men testify that salaries are raised, better positions offered, unexpected opportunities opened! And these things are neither miracles nor yet accidents. They are the natural consequences

of the new faith and enthusiasm which come with the sense of stewardship. They come with the new meaning that one's everyday work takes on when it is done in partnership with the Father. It is no sordid bargain for prosperity, but an adventure of faith which brings its blessing.

But even at the price of sacrifice, are we not to follow the Master in giving first place to the kingdom? How can we spend money on ourselves and then claim that we can find only a pittance for the kingdom? How can we face the Master, who stood over against the treasury that day and watched the rich give of their abundance, and spoke no word until a poor widow dropped in her mite, her living, all that she had, and went away, supperless, perhaps, because her gift was a sacrifice? Of such did the Master approve.[13] "Freely give." If our incomes are small, we may start with a tenth. Certainly we can find no foundation for less than that. Many of us should make it more. And ever must

[13]Mark xii. 43, 44.

we remember that the separated portion is only a part of our stewardship.

But some one still argues: "I give as liberally as I can. Why insist on a separated portion? I cannot make it any special portion, because I do not know what my income is." There might have been a time when one could have had such an excuse; but in this day, when the government requires of us an income tax report, we can no longer say that. Then suppose we reverse the situation. Suppose your rich uncle offered to make you a present each year equal to ten per cent of all you made. Would it be so difficult to estimate your income?

Again we often hear: "I am sure that I give more than a tenth; I do not keep accounts, because I don't like the idea of keeping account with God, but I am sure that it is more than a tenth." Many a Christian has honestly thought he was giving liberally until he went to make out the religious and charity exemption on his income tax report. The cold figures have

all too often revealed the humiliating truth that he was giving far less than a tenth. Jesus would not have us make of our giving a burden of accounting, or of the separated portion a rigid amount which would take away its spirit. But a special amount set aside regularly and systematically and administered as a steward, robs our giving of none of its spirit. On the other hand it assures the kingdom of its rightful share, assures us that self does not come first, and makes us ever ready to meet the calls which may deserve our help.

The Administering of the Separated Portion

We must remember that the separated portion is to be administered as becomes a faithful steward. Not every beggar on the street is to be helped, regardless of the genuineness of his need, merely because we have some of our separated portion on hand. Thoughtful stewardship will lead us to administer this portion with equal or greater care than those portions which

meet out own needs. Jesus' teaching leads us to see that every man is his own administrator, and that he must be as careful in his administration of the tithe as he is that he acquires honestly and administers rightly the rest of his income. Setting aside the separated portion is not enough. It must be expended so as to bring the largest returns to the kingdom.

In a Church where many of the members give at least the tenth and where the program of the Church is broad and inclusive, reaching out to missionary, educational, and charitable enterprises, a man may give the most of his separated portion through the channels of the Church and trust the Church to distribute it. But in many cases this would not meet the obligation of stewardship. Suppose he is a man of means and his contribution is large, while his Church program is not particularly broad. Too large a proportion of his gifts might make other members feel their responsibility less, and they would leave him to keep up most of the Church ex-

penses. In this case, after he has given a fair proportion to the regular needs of the Church, the remainder of his gifts may be given through the Church but directed to whatever mission, or cause, he feels will bring the largest returns. This means that a man must study the needs of the world as well as those of his own community if he is to administer as a steward. He would not make business investments in China or Japan or in his own city without considering their respective merits. As a steward he must consider carefully the placing of his separated portion, that it be not dissipated, but that it yield for the kingdom the largest possible returns.

What should be included in the things to which we give the separated portion? It is generally conceded that this amount should be given to those causes which are directly related to the progress of the kingdom. All worth-while things may be said to contribute indirectly to the kingdom, but there are certain things which make a direct contribution. A man

should give at least a tenth of his income to these specifically religious enterprises and at the same time recognize that there are many other charitable and community causes which should be aided out of all other portions of his income. When we have the spirit of the Master and remember that he required no rigid proportion and no mechanical law, but a spirit of love which puts the kingdom first, petty questions will solve themselves. As we grow in the grace of freely giving out of the love of our hearts, we shall no longer bargain with the Lord, but work in partnership with him in his purpose for the world.

QUESTIONS FOR THOUGHT AND STUDY.

CHAPTER V. THE SEPARATED PORTION

Purpose: To show that for the sake of the kingdom and of our own souls, a separated portion is essential and that there is no valid reason why this amount should ever be less than that which the Jews gave.

1. How many times does Jesus mention tithing? Is this enough to convince you that he approved of tithing?

2. Tithing was a requirement of legalism. If Jesus went beyond

legalism, what position would he likely take in regard to the tithe?

3. What did Jesus count of first importance? Does this argue for or against a separated portion? Can we be sure that we put the kingdom first or go beyond legalism unless we set aside a portion of our income for the kingdom?

4. Why is it not enough to say that we are stewards and that therefore all belongs to God? Why will it not do to wait until a call comes to give?

5. Why do the needs of the kingdom not stand an equal chance with more worldly needs?

6. What is a consecrated imagination? How may one be developed?

7. What chance do you have of being among those called "blessed" on the day of the Great Accounting?

8. Where are the naked and sick and hungry that you are caring for in the Master's name? Are you sending out your separated portion that it may do a part of this service for you? Does it relieve you of your responsibility that you cannot see or hear the poor and downtrodden and suffering because they aren't found in your neighborhood?

9. Does the separated portion give the kingdom a chance? How does it give our souls a chance? Do you take the risk of letting first things be crowded out?

10. What amount should the separated portion be? Can you find any foundation for making it less than a tenth? In what circumstance should it be more than a tenth?

11. Should one give a tenth even if his income is barely enough to meet his needs? Why? What did Jesus have to say about it?

12. Why can a man no longer make the excuse that he does not know the amount of his income?

13. Does a separated portion rob our giving of its spirit, or does it merely safeguard the interests of the kingdom and of our own souls?

14. Should all of the separated portion be given through the Church? If not, why not?

15. For what objects may the separated portion be used? Are there other charitable causes that should be helped from other portions of our income?

16. Who is responsible for the administration of the separated portion? Why should it be administered with such care?

CHAPTER VI

Money in Our Scale of Values

"To dress, to call, to dine, to break
No canon of the social code,
The little laws that lacqueys make,
The futile decalogue of mode—
How many a soul for these things lives
With pious passion, grave intent! . . .
And never ev'n in dreams has seen
The things that are more excellent."

—*William Watson.*

CHAPTER VI

MONEY IN OUR SCALE OF VALUES

"Life is what we are alive to. It is not length, but breadth. To be alive only to appetite, pleasure, pride, money-making, and not to goodness and kindness, purity and love, history, poetry, music, flowers, stars, God, and eternal hope, is to be all but dead."—*Babcock.*

Material and Spiritual Values

The real test of our stewardship lies in the place we give to material things in our lives, the value we place on money and the things which money can buy, in relation to moral and spiritual values. How essential are material things to our happiness? What values of mind and character are we willing to sacrifice in order to get the material things of life? The answer lies, not in what we say, but in our efforts to get money and the things for which we spend it—the place of *things* in our lives.

The conflict of material and spiritual values confronted Jesus in the beginning of his ministry. He had to decide which was to have precedence in his life.

Jesus had rasted many days. Resistance was lowered. He was weak and hungry, in that state of reaction which follows a period of spiritual exultation, and in which temptations are always strongest. "Command that the stones be made bread," the tempter suggested. Jesus might have argued that this was a matter of necessity, that his work would be impossible if he died from hunger. But Jesus would not sell his soul for bread.[1]

Satan tried again. He brought before the mind of Jesus all the kingdoms of the world and the glory of them. "All these *things* will I give you," he said. And the price? "Just fall down and worship me." How simple! Nobody need ever know. But Jesus refused to sell his soul for things.[2]

Most men give intellectual assent to Jesus' statement that one cannot serve both God and mammon, but many of them try to do it anyway. In this no one ever succeeds. How can one share God's

[1]Matthew iv. 3, 4. [2]Matthew iv. 8–11.

eagerness of the abundant life for all men and at the same time use property or possession for selfish ends? This does not mean that a man may not have great possessions, and yet serve God. But it does mean that while he cannot serve God *and* riches, he can serve God *with* riches.

William James, the psychologist, gives a rather striking definition of conversion. Conversion, he says, is like a circle with a dot in the center. Before a man becomes a Christian, self and its interests are in the center, while God and his interests are on the outer rim. Conversion is the process by which the center is shifted so that God and his interests become of first importance, which automatically puts selfish interests on the outside. Wealth, when valued for itself, leaves no room in the heart of man for God. Yet wealth may help a man to serve God, provided he looks on his possessions as a sacred trust and values property, not for its own sake, but as an instrument of service.

The rich young ruler came to Jesus,

honestly desiring to find the kingdom. He knew the commandments; these he had kept from his youth up. Clean, fine, strong —Jesus loved him and saw infinite possibilities in his life. But he was possessed by the lure of money. The "much possessions" had gotten hold of him. Money —*things*—had been established in the center of his heart, and he could not push them out to make room for God. His money came first, and his heart followed where his treasure was. He went away sorrowful, having sold for *things* the privilege of following the Master, and the inheritance of eternal life.[3]

The False Emphasis on Things

The disciples were not quite ready to put *things* in their proper place. They had given up their regular occupations at the call of Jesus, but they were still a little troubled. "What shall we eat," they asked; "and wherewithal shall we be clothed?"[4] Jesus sends *things* spinning to

[3]Mark x. 22. [4]Matthew vi. 31.

their place by his answer. Why do you give thought to these things? He asked them: Do you not know that you cannot be about the work of the kingdom if you are always worrying about what you have given up and how you are going to get along? Do you not know that life is more than food and the body more than clothing? Do you not know that the Father who clothes the lily knows that you need these things? Stop handicapping your work by such useless fretting over *things*. "Seek first the kingdom."

It was this overemphasis on *things* for which Jesus gently rebukes Martha. We can see her about her work, planning an elaborate meal, nervous lest everything should not be perfect on this day the Master comes, a little indignant that Mary should leave her to do it alone. "Master, speak to my sister that she help me!" Jesus sees what her soul is missing, that the spiritual values are crowded out because there is no time for them when she is careful and troubled about many *things*.

Gently and kindly, Jesus tells her that his soul needs understanding, and appreciation, and sympathy with his message, more than his body needs elaborately prepared food. Mary had chosen the better part.[5]

We wonder what Jesus would say to the man who wants to give his family everything and gets so engrossed in doing it that he gives them everything but himself. He wants his boy to have a start in life, consequently he works so hard to build up his business that there is never time to read with his boy, to hike with him, to play with him, to be a chum and companion, to share his life. "Martha-fathers," these—they are careful and troubled about giving their children material advantages while the children starve for companionship and food for the soul.

And those "Martha-mothers," whose children must have embroidered dresses, whose houses must be spotless, whose meals must be perfect—they are the mothers who

[5]Luke x. 42.

have never learned that a nervous headache which throws a gloom over the household is too dear a price for an embroidered dress, that a picnic supper on the back steps with a mother fresh and companionable is better than a perfect dinner with mother too tired to be pleasant or interested. The world has too many mothers who put the house before the home, who are perfect housekeepers, and not homemakers at all, who place so much emphasis on the material needs of their families that they have neither time nor strength to give to the fine things of loving understanding, companionship, and guidance in the growth of the soul. The Mary who was responsible for the verses which follow may not be a poet, but she has caught the Master's scale of values.

"Martha's house is swept and garnished,
Full of treasures rare—
Through drawn shades the daylight scarcely
Dares to enter there.
(Mine's a simple home with sunshine
Streaming everywhere!)

Prim and dainty, Martha's children,
Reared by rote and rule.
(My strong, sun-browned brood are pupils
At Dame Nature's school:
Lesson rooms, the fields, the orchards,
And the swimming pool!)

Martha's husband thinks in terms
Of stocks and motor cars.
(Mine—God bless him—often fails
To lock the pasture bars—
Comes in late to supper nights, for
Gazing at the stars!)

In our world of many women,
Always there must be
Marthas who take love and service
Too unsmilingly;
But the Marys—of life's largesse
O, how rich are we!"[6]

We place so much emphasis on the things which do not matter. We are deeply concerned about living in a correct neighborhood and sending our children to the right school. It matters tremendously whether or not our car is of the latest model and that we get into the right club or that our son gets into the right fraternity. It matters a lot if our

[6]Mazie V. Caruthers (from a newspaper clipping).

furniture is not antique, and our rugs just so, and our china and silver as fine as our friends have. It counts a lot whether the children dress as well as the neighbors' and have as much spending money. We are slaves to *things*, and we have not the courage to break away. Many families would be happier if they had the courage to live in smaller houses in less fashionable neighborhoods, to garden instead of golf, and to picnic instead of dining at the club.

"I don't believe in having children unless you can give them advantages," a woman told me recently. She thought they could not afford to give a child advantages; yet they could and did afford a car, clubs, movies, parties, solid silver, and fine linen. Her idea of giving a child advantages was that it might have its every wish gratified, that it might never know the meaning of sacrifice or hardship. Bringing up a child so may take account of its body, but it overlooks the soul. No wonder that the families where sacrifice and service and perhaps some hardships

are required develop upright character, unselfishness, independence, tolerance, and initiative. We wonder if handed-down and made-over clothes, the discipline that comes of sacrifice, the training and consideration that come of helping with the household tasks, the example of a father's and mother's abiding love for each other and willingness to sacrifice for each other and the children, may not be the real "advantages" to which children are entitled.

This does not imply that children should be denied the material things which make life pleasant and happy. Every child has a right to a happy childhood with all its normal pleasures. Every child has a right to a home where there are books and pictures, music and flowers. It should be the effort of all parents to give their children these things. There are homes where children are handicapped by a lack of actual necessities, and there are other homes where children's whole lives have been colored by a dark and unlovely

childhood. On the other hand, there are many children who are harmed by too much indulgence as there are those who suffer from too little. The essential thing lies, not in the poverty or the riches, but in the place *things* have in the home and in the lives of the children. Rich parents may hopelessly spoil their children, or they may teach them the meaning of sacrifice and service and the supremacy of spiritual things. Poor parents make of their poverty a curse or a blessing as they let its harshness or bitterness be uppermost or as they bring out of it lessons of resourcefulness and ingenuity, coöperation and helpfulness, and the ability to take into the home the countless joys which are not bought with gold.

Not long ago a magazine told the story of a Methodist preacher who lived in London on a salary of seven hundred and fifty dollars a year. He had a wife and five daughters. Bringing up five daughters on seven hundred and fifty dollars a year would not seem to allow for many material

advantages. If circumstances were similar to those of other homes maintained on such a salary, the busy mother doubtless had cooking and dishwashing, cleaning, mending, and sewing to do. More than likely the children had to help with the dishes and the dusting and get their lessons by themselves. But these girls grew up. Four of the five married. The first became Lady Edward Burne-Jones, wife of the great artist. The second became Lady Edward Poynter, wife of the president of the Royal Academy and mother of Sir Hugh Poynter, one of the big steel men of Canada. The third married John Kipling, and became the mother of Rudyard Kipling. The fourth married a man named Baldwin. Her son is a former prime minister of England. Poor little girls! It was too bad that they could not have had "advantages!"

In spite of the frequent thrusts at the manners and morals of preachers' children, the fact remains that a larger proportion of ministers' children attain distinction

than the children of the men of any other profession. There have been three preachers' sons in the White House, and seven daughters of the parsonage have been there. Nine of the signers of the Declaration of Independence were sons of ministers. In proportion to their number preachers' sons would be entitled to one name in two hundred in "Who's Who." As a matter of fact there is one in twelve. Certainly material advantages cannot account for the success of these children, for very few ministers can be said to be rich. Particularly was this true of the past generation of preachers whose children's names now lead the list in "Who's Who." We must look for other than material advantages for the secret of their success. May we not expect to find the cause in the fact that the real minister is a man of ideals, that he puts spiritual values first, that service and sacrifice are ever before the children in such homes, that a worthy cause is given precedence over pleasure when the family funds are limited, that good books come

before a new dress? After all, is the best legacy to a child money or property which he will be tempted to dissipate and misuse, or is it sound health, good habits, an education, a spirit of tolerance and indepedence, habits of thrift, and high ideals? Any child who is bequeathed these moral and spiritual values by the training of wise parents is far richer than any amount of worldly goods can make him. Thrice blessed is that child whose parents love with too much wisdom to give him the cold stones of *things* instead of the bread of understanding and sympathy and guidance into life's deepest and finest realities.

Jesus knew how easily men's scale of values could be distorted, and how easily *things* could get hold of a man and crowd out finer values. When he warned men to lay up treasures in heaven rather than on earth, it was not because he thought that money should be despised, but because a man's heart follows where his treasure is, and those who treasure material things

will find *things* crowding out the spiritual value and getting first place in the heart.

Jesus told of a rich farmer whose barns were filled to overflowing, and who had abundant crops yet ungathered. Unmindful of the insidious hold of money on his heart, he was planning to build yet greater barns that he might keep his treasure all to himself. In anticipation of the things which all his money would buy he said, "Soul, thou hast much goods laid up, . . . eat, drink, and be merry." He saw no other need. He thought that life lay in possessions. He had laid up material things for his body as though one's soul could feed on *things*. There had been no deeds of love and mercy, no widows whom he had helped, no orphans fed, no stores of love and friendliness—only goods. He had forgotten that he had a soul, and now that poor starved and shrunken soul had to go forth and leave the well-filled barns behind. No wonder Jesus said that a man's life does not consist in the abundance of things which he possesses. No wonder

he asks what it shall profit a man if he gain the whole world and lose his soul.[7]

When Jesus finished this story, it looks as if, as he often did, he read the minds of his hearers. It was as if he could hear their thoughts and know that they were thinking that it served the rich fool right. He knew that they were feeling self-righteously, that it did not apply to them, since they were poor men, for Jesus added: "So is every one who lays up treasure for himself and is not rich toward God."

Jesus was talking to poor men, in the main, but he knew that the poor in this world's goods can also be poor toward God and can desire worldly riches rather than riches of the soul. Jesus warned his followers to beware of covetousness.[8] And covetousness is not possession, but desire. It is not our money or our possessions that put us in a class with the rich fool. *It is the way we feel about them.* The love of money is gnawing at the heart of many a bookkeeper and bank clerk, of

[7]Mark viii. 36. [8]Luke xii. 15.

many a salesgirl and stenographer, at the heart of the farmer and of the cook. We misquote Paul when we say that money is the root of evil. Paul said the *love* of money—and men may love it equally, though one be a millionaire and the other have not a cent!

Things and the Finer Values

Judas gives us the sorrowful picture of a man who lets greed and the love of money get first place in his heart. We shudder at the thought of Judas selling his Lord for thirty pieces of silver. But is Judas' sin much greater than that of those who put money first? What of the man who sacrifices a principle for money, the man who sacrifices the lives of little children because he can employ them cheaper than men? Has he not sold honesty and the freedom of childhood for money? What of the man who becomes so busy making money that he has no time to be a companion to his boy or to give himself to his family? Has he not sold the fine values of companion-

ship, influence, and the spiritual culture of his children for *things*? What of the mother who spends so much in keeping up appearances that there is nothing left for great books and music and pictures? What of those homes where carpets and draperies and curtains are of more value than children's happiness and the after years with a golden memory of home where comfort and love and fellowship were unhampered? What of the families, living beyond their incomes, where children learn false standards and parents grow nervous and are cross and unlovely in their struggle to move in a circle beyond their means?

"She married well." How often we hear it, and how invariably it means that she married a man who had money or a good business or social position. "She married well." It does not mean that the man is fine and clean and upright. It does not mean that he shares her tastes and ideals. It does not mean that his scale of values matches her own. It does

not mean that his life is dedicated to service and fine living. When will we cease to measure all values by the dollar mark?

It is encouraging to know that, in spite of the criticism hurled at them, many of the youth of to-day are finding the Master's scale of values. Never have so many of them asked, "How can I make my life *count*?" A few years ago a Georgia football star turned down an offer of ten thousand dollars a year and went to a South American mission field at a salary of fifteen hundred a year. A Virginia boy left wealth and social position and a brilliant future as a surgeon to go to a primitive tribe in Africa as a medical missionary. His mission board pays him a bare support.

"Are you sorry that you went?" I asked a returned missionary who had been invalided home, although he had been a star athlete when he went out only a few years before.

"Sorry I went!" There was scorn in his voice. "If this tricky heart of mine should

put me out of business to-morrow, I should still count those three years on the field worth a lifetime of ordinary work." And to one who knew the service to the world which he had crammed into that brief stay on the field, there was no question but that if life were counted in deeds, rather than years, he had lived long and well.

What is your scale of values? When you admit a renegade into your home because he is rich, you are bowing down to money. When you choose your friends on the basis of what they have rather than what they are, you are putting material things first. When a Church puts a man on its official board in the face of dishonest dealing which he shrewdly keeps within the law, because that man gives liberally, that Church is selling out to *things*. A man who knows that he ought to be a preacher or a teacher but who goes into business solely because there is more money in business is putting money first. The girl who chooses her husband on the basis of his

rating with Dun and Bradstreet is selling her soul to things. The mother who cares more about how the children look than how they think and feel is a long way from Jesus' scale of values. The man who swerves from the right to put through a deal is letting *things* push God out of his life.

"Like the men of old, we vote his death,
Lest his life should interfere
With the things we have or the things we crave,
Or the things we hold more dear.

Christ stands at the bar of the world to-day
As he stood in the days of old.
Let each man tax his soul, and say,
'Shall I again my Lord betray
For my greed, or my goods, or my gold?' "[9]

How do you feel about money? It is not what we have but our attitude toward it that counts. It is where we place money in our scale of values that matters. Stewardship places no value on property except as it is used for the purposes of God. Jesus valued *things* only for what they could do for *persons*. If we call ourselves Christians, we must acknowledge our steward-

[9]John Oxenham, in "All's Well."

ship. If we claim to follow the Master, we must accept his scale of values. If we would have the privilege of partnership with the Father, we must use our possessions according to his will. It will require faith to revise our scale of values. It will require courage to set up new standards. But the Master waits to walk with us the High Road of the Father's will.

"If we would build anew and build to stay,
We must find God again and go his way."

QUESTIONS FOR THOUGHT AND STUDY

CHAPTER VI. MONEY IN OUR SCALE OF VALUES

Purpose: To show the supremacy of spiritual things in Jesus' scale of values and to bring home the realization that the real test of our stewardship lies in our acceptance of the same scale of values that Jesus had.

1. What is the real test of our stewardship?

2. What conflict of material and spiritual values did Jesus face in the beginning of his ministry? How did he settle the question?

3. Why is it not possible for one to serve both God and mammon? Does this mean that a rich man cannot serve God?

4. What is William James' illustration of conversion? According to this, when would the possession of riches make it impossible for a man to serve God? What was the trouble with the rich young ruler? Was it his possessions or the way he felt about them that barred him from the kingdom?

5. What answer did Jesus give to the disciples when they were troubled about *things*? Do we spend too much time in the pursuit of purely material things?

6. Why did Jesus say that Mary had chosen the better part? What was Martha putting first? How many "Martha-fathers" do you know? Is your home a place where *things* are put first? Do you put the house before the home?

7. Do you know any families who would be happier if they had the courage to change their standards of living?

8. What are the real advantages to which children are entitled? How many of these can be bought with money?

9. Which is a greater curse, too much money or too little? Are poverty and riches a blessing or a curse in themselves, or is it our attitude toward them which counts? How many great men do you know who came out of poor homes? How many from rich ones? How many from average homes?

10. How do you account for the fact that a larger proportion of the children of ministers attain distinction than the children of an equal number of men from any other profession?

11. What was the trouble with the rich farmer? What did he count of first importance?

12. Does one have to be rich to be like the rich fool? Is it money or the way we feel toward money that counts?

13. Do you know any people to-day who have the same scale of values that Judas had?

14. What do people mean when they say that "a girl marries well"? What should it mean?

15. How do you feel about money? Are *things* essential to your happiness?

16. Have you compared your scale of values with Jesus' standards? Make a list of the things which he counted of first importance. Will you dare accept his scale of values?

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